THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A? D! 1728 *by* Benj. Franklin

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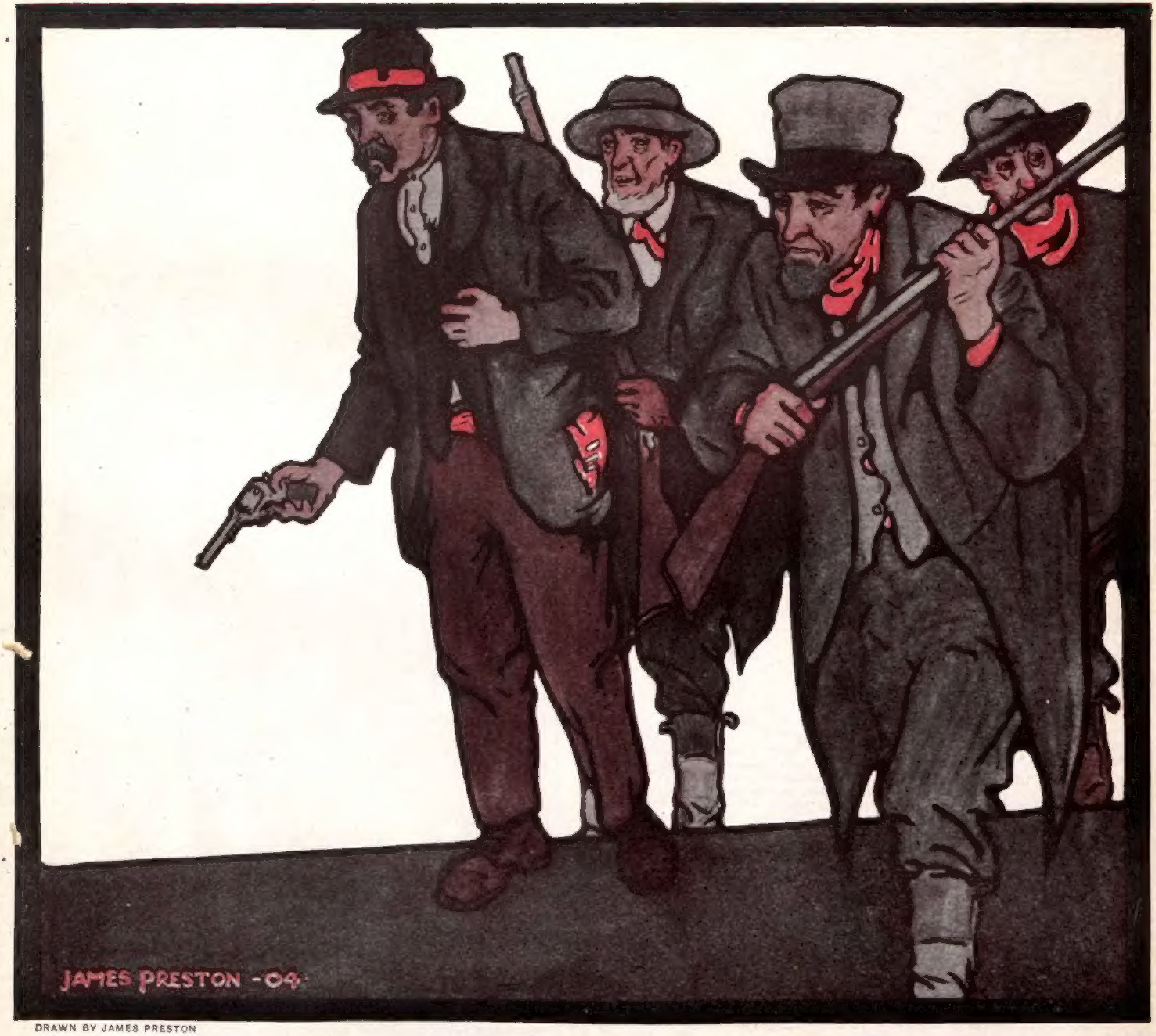
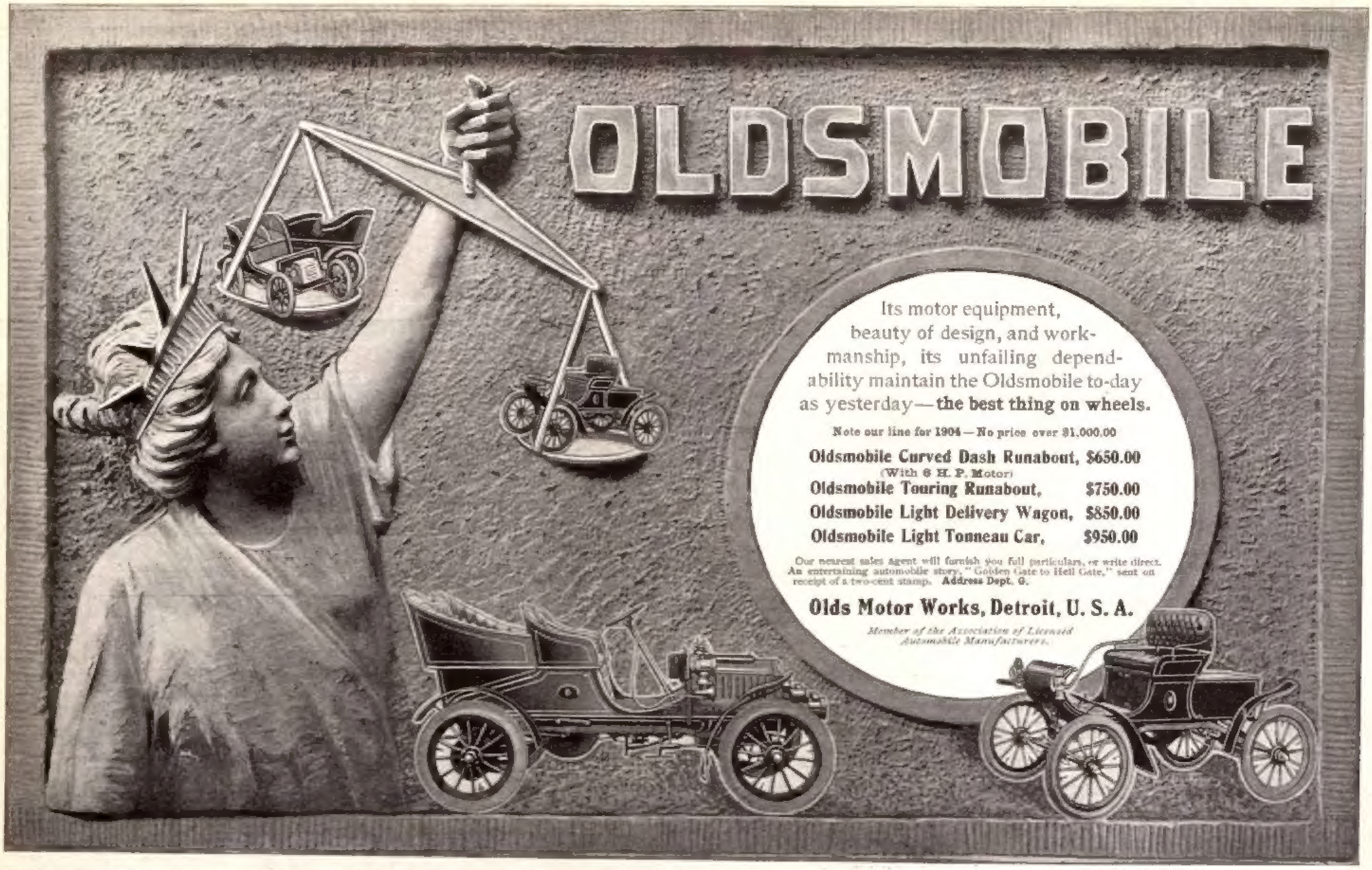


DRAWN BY JAMES PRESTON

Anderson Crow, Detective

By GEORGE BARR McCUTCHEON

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA



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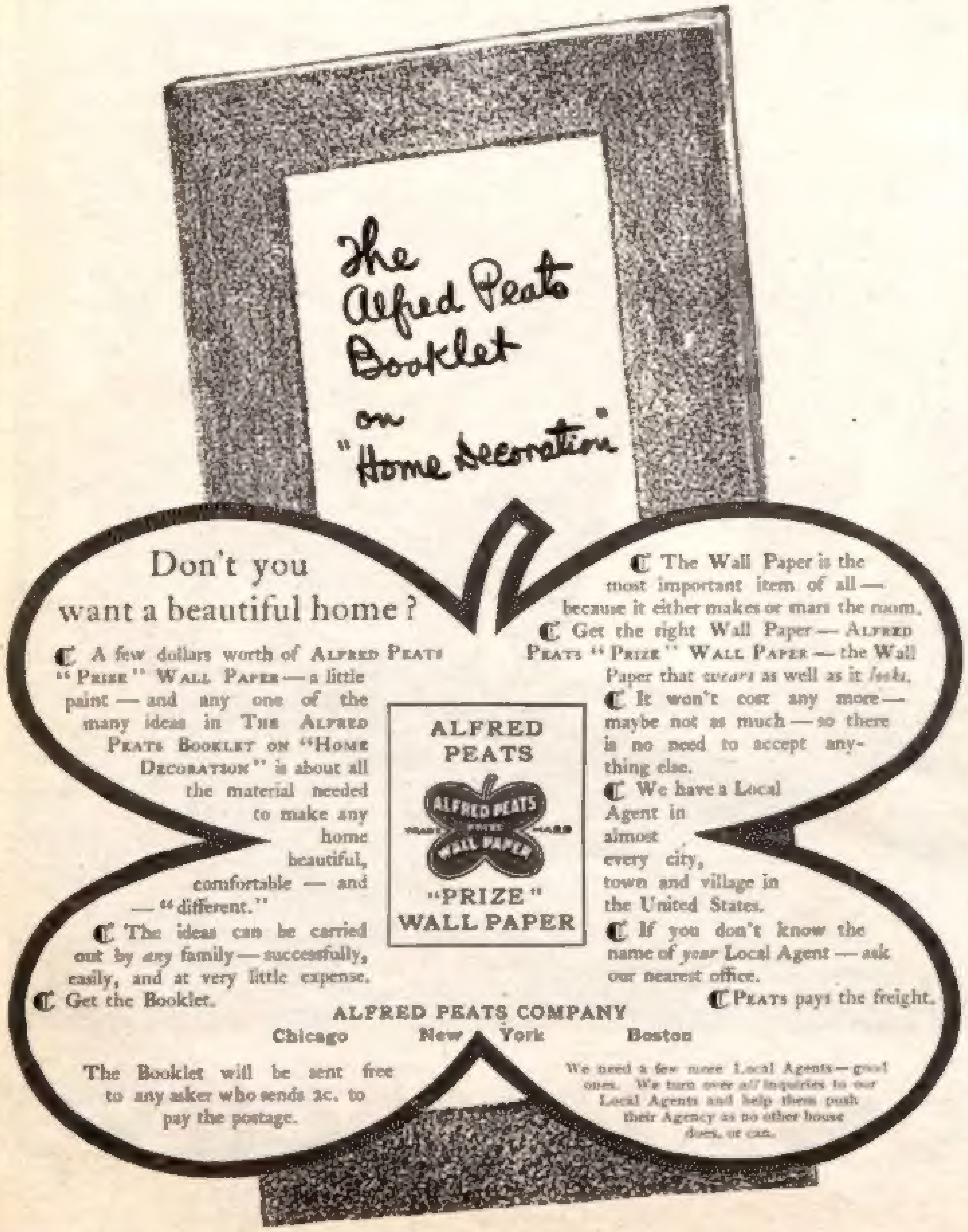
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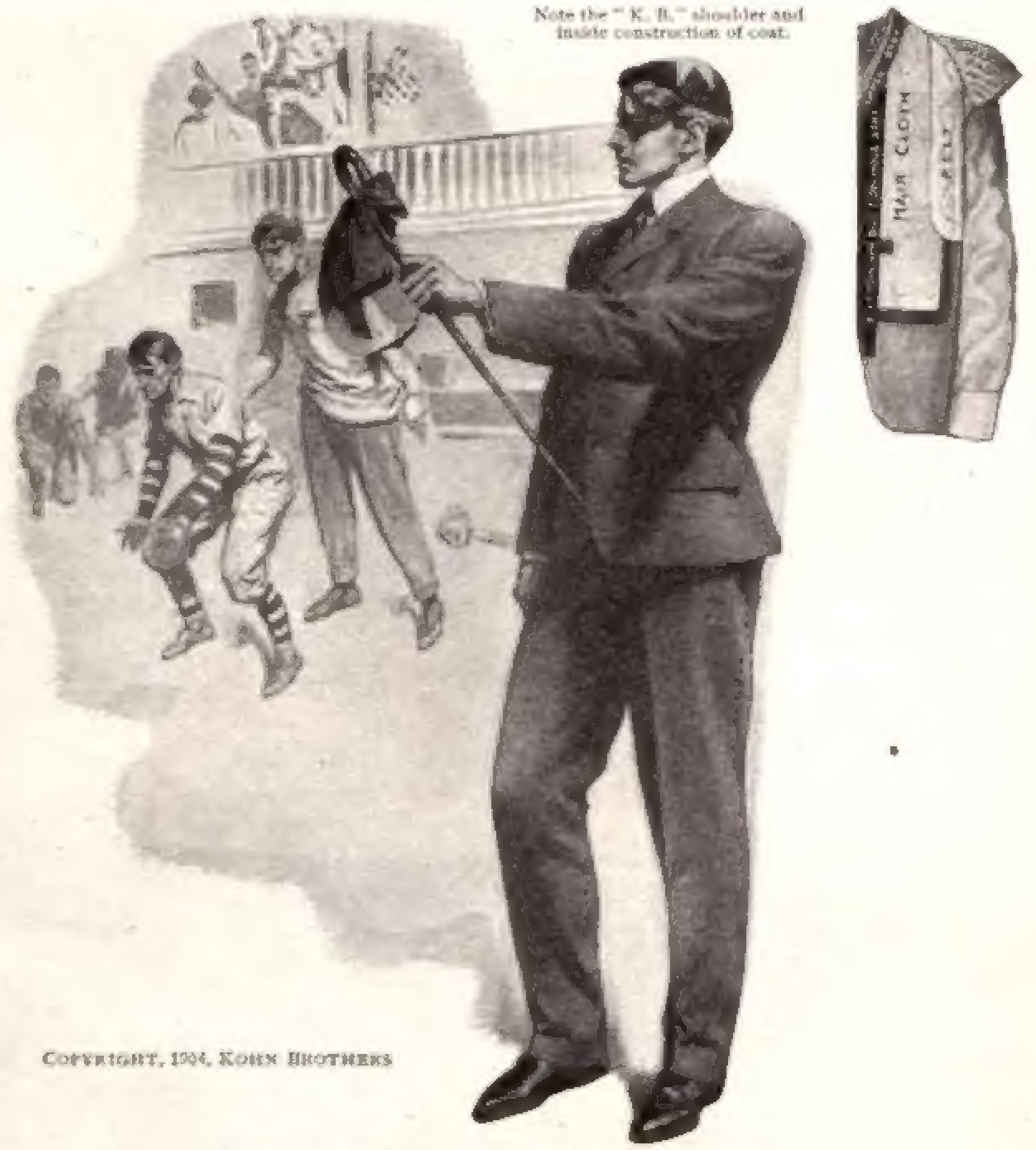

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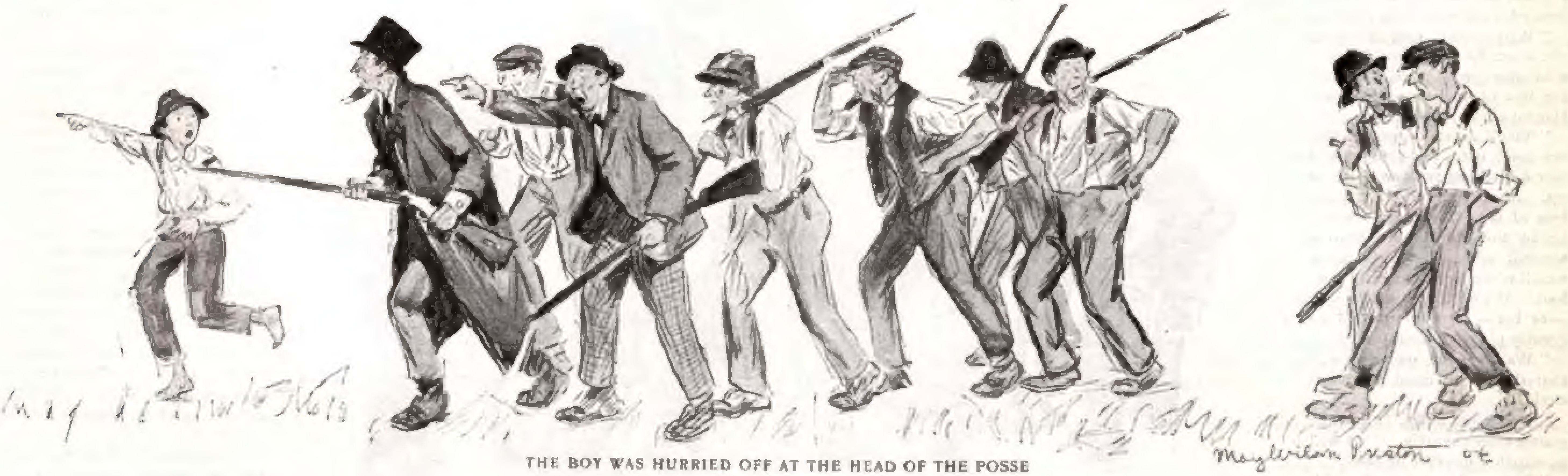
Anderson Crow, Detective



THE BOY WAS HURRIED OFF AT THE HEAD OF THE POSSE

A Chronicle of Complications

By George Barr McCutcheon

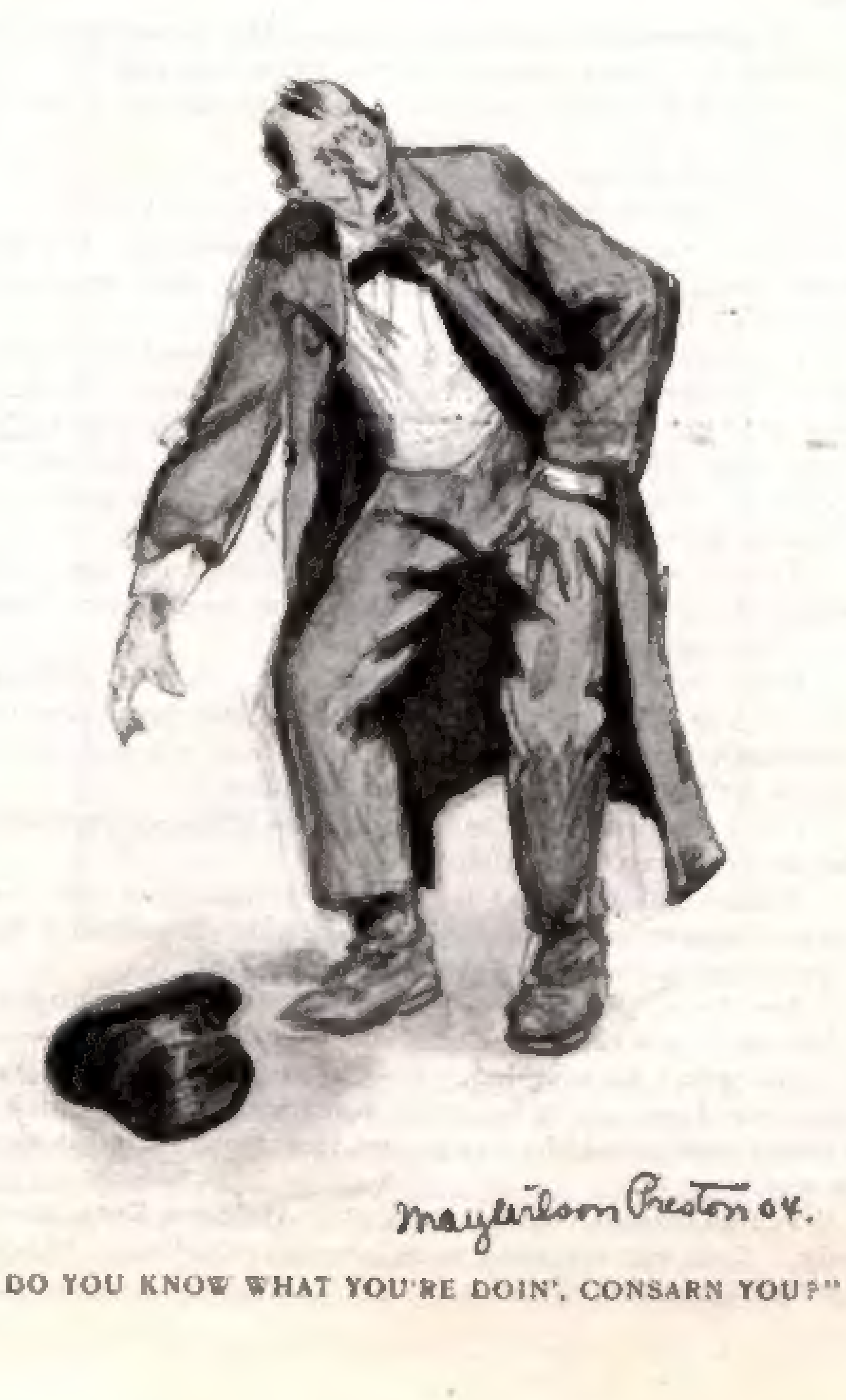
HE WAS imposing, even in his pensiveness. There was no denying the fact that he was an important personage in Tinkletown, and to the residents of Tinkletown that meant a great deal, for was not their village a perpetual monument to the American Revolution? Even the most generalizing of historians were compelled to devote at least a paragraph to the Battle of Tinkletown, while some of the more enlightened gave a whole page and a picture of the conflict that brought glory to the sleepy inhabitants whose ancestors were enterprising enough to surprise and annihilate a whole company of British redcoats, once on a time.

Notwithstanding all this, a particularly disagreeable visitor from the city once remarked, in the presence of half a dozen descendants (after waiting twenty minutes at the post-office for a dime's worth of stamps), that Tinkletown was indeed a monument, but he could not understand why the dead had been left unburied. There was excellent cause for resentment, but the young man and his stamps were far away before the full force of the slander penetrated the brains of the listeners.

Anderson Crow was as imposing and as rugged as the tallest shaft of marble in the little cemetery on the edge of the town. No one questioned his power and authority, no one misjudged his altitude, and no one overlooked his dignity. For twenty-eight years he had served Tinkletown and himself in the triple capacity of town marshal, fire chief and street commissioner. He had a system of government peculiarly his own, and no one possessed the heart or temerity to upset it, no matter what may have been the political inducements. It would have been like trying to improve the laws of nature to put a new man in his place. He had become a fixture that only dissolution could remove. Be it said, however, that dissolution did not have its common and accepted meaning when applied to Anderson Crow. For instance, in discoursing upon the obnoxious habits of the town's most dissipated young rake—Tom Folly—Anderson had more than once ventured the opinion that "he was carrying his dissolution entirely too far."

And had not Anderson Crow risen to more than local distinction? Had not his fame gone abroad throughout the land? Not only was he the marshal of Tinkletown at a salary of $200 a year, but he was president of the County Horse-thief Detectives' Association, and also a lifelong delegate to the State Convention of the Sons of the Revolution. Along that line, let it be added, every parent in Tinkletown bemoaned the birth of a daughter because that simple circumstance of origin robbed the society's roster of a new name.

Anderson Crow, at the age of fifty-five, had a proud official record behind him and a guaranteed future ahead. Doubtless it was of this that he was thinking as he leaned pensively against the town hitching-rack and gingerly chewed the blade of wiregrass which dangled even below the chin-whiskers that had been with him for thirty years. The far-away expression in his watery blue eyes gave evidence that he was as great reminiscently as he was personally. So successful had been his career as a law preserver that of late years no evil-doer had had the courage to ply his nefarious games in the community. The town drunkard—Alf Reesling—seldom appeared on the streets in his habitual condition, because, as he dolefully remarked, he would deserve arrest and confinement for "criminal negligence," if for nothing else. The marshal's fame as a detective had long since escaped from the narrow confines of Tinkletown. He was well known at the county-seat, and on no less than three occasions had his name been mentioned in the "big city" papers in connection with the arrest of notorious horse-thieves.


May Wilson Preston 04.

"DO YOU KNOW WHAT YOU'RE DOIN', CONSARN YOU?"

And now the whole town was trembling with a new excitement, due to the recognition accorded her triple official. On Monday morning he had ventured forth from his office in the long-deserted "calaboose" resplendent in a brand-new nickel-plated star. By noon everybody in town knew that he was a genuine "detective," a member of the great organization known as the "New York Imperial Detective Association," and that fresh honor had come to Tinkletown through the agency of a post-revolutionary generation. The beauty of it all was that Anderson never lost a shred of his serenity in explaining how the association had implored him to join its forces, even going so far as to urge him to come to New York City, where he could assist and advise in all of its large operations. And, moreover, he had been obliged to pay but ten dollars membership fee, besides buying the blazing star for the paltry sum of three dollars and a quarter.

Every passer-by on this bright spring morning offered a respectful "Howdy" to Anderson Crow, whose only recognition was a slow and imposing nod of the head. Once only was he driven to relinquish his pensive attitude, and that was when an impertinent blue-bottle fly undertook to rest for a brief spell upon the nickel-plated star. Never was blue-bottle more energetically put to flight.

But even as the Tinkletown Pooh-Bah posed in restful supremacy there were rushing down upon him affairs of the epoch-making kind. Up in the clear, lazy sky a thunderbolt was preparing to hurl itself into the very heart of Tinkletown and at the very head of Anderson Crow.

Afterward it was recalled by observing citizens that just before noon—seven minutes to twelve, in fact—a small cloud, no bigger than the proverbial hand, crossed the sun hurriedly as if afraid to tarry. At that very instant a stranger drove up to the hitching-rack, bringing his sweat-covered horse to a standstill so abruptly in front of the marshal's nose that that dignitary's hat fell off backward.

"Whoa!" came clearly and unmistakably from the lips of the stranger who held the reins. Half a dozen loafers on the post-office steps were positive that he said nothing more, a fact that was afterward worth remembering.

"Here!" exclaimed Anderson Crow wrathfully. "Do you know what you're doin', consarn you?"

"I beg pardon," everybody within hearing heard the young man say. "Is this the city of Tinkletown?" He said *city*, they could swear, every man's son of them.

"Yes, it is," answered the marshal severely. "What of it?"

"That's all. I just wanted to know. Where's the store?"

"Which store?" quite crossly. The stranger seemed nonplused at this.

"Have you more than—oh, to be sure. I should say, where is the *nearest* store?" apologized the stranger.

"Well, this is a good one, I reckon," said Mr. Crow laconically, indicating the post-office and general store.

"Will you be good enough to hold my horse while I run in there for a minute?" calmly asked the new arrival in town, springing lightly from the mud-spattered buggy. Anderson Crow almost staggered beneath this indignity. The crowd gasped, and then waited breathlessly for the withering process.

"Why—why, dod-gast you, sir, what do you think I am—a hitchin'-post?" exploded on the lips of the new detective. His face was flaming red.

"You'll have to excuse me, my good man, but I thought I saw a hitching-rack as I drove up. Ah, here it is. How careless of me. But, say, I won't be in the store more than a second, and it doesn't seem worth while to tie the old crow-bait. If you'll just watch him—or her—for a minute I'll be greatly obliged, and——"

"Watch your own horse," roared the marshal thunderously.

"Don't get huffy," cried the young man cheerily. "It will be worth a quarter to you."

"Do you know who I am?" demanded Anderson Crow, purple to the roots of his goatee.

"Yes, sir; I know perfectly well, but I refuse to give it away. Here, take the bit, old chap, and hold Dobbin for about a minute and a half," went on the stranger ruthlessly, and before Anderson Crow knew what had happened he was actually holding the panting nag by the bit. The young man went up the steps three at a time, almost upsetting Uncle Gideon Luce, who had not been so spry as the others in clearing the way for him. The crowd had ample time in which to study the face, apparel and manner of this energetic young man.

That he was from the city, good-looking and well-dressed, there was no doubt. He was tall and his face was beardless: that much could be seen at a glance. Somehow, he seemed to be laughing all the time—a fact that was afterward recalled with some surprise and no little horror. At the time, the loungers thought his smile was a merry one, but afterward they stoutly maintained that there was downright villainy in the leer. His coat was very dusty, proving that he had driven far and swiftly. Three or four of the loungers followed him into the store. He was standing before the counter over which Mr. Lawson served his soda-water. In one hand he held an envelope and in the other his straw hat. George Ray, more observant than the rest, took note of the fact that he was fanning himself vigorously with the hat.

"A bromo-seltzer, and please rush it along," commanded the stranger. Mr. Lawson, who was slower than the town itself, actually showed unmistakable signs of acceleration. Tossing off the foaming bromo, the stranger dried his lips with a blue-hemmed white handkerchief. "Is this the post-office?" he asked.

"Yep," said Mr. Lawson, who was too penurious to waste words.

"Anything here for me?" demanded the newcomer.

"I'll see," said the postmaster, and from force of habit began looking through the pile of letters without asking the man's name. Mr. Lawson knew everybody in the county.

"Nothing here," he said, taking off his spectacles conclusively.

"I didn't think there was," said the other complacently. "Give me a box of talcum powder, a package of invisible hairpins, and a box of parlor matches. Quick; I'm in a hurry."

"Did you say hatpins?"

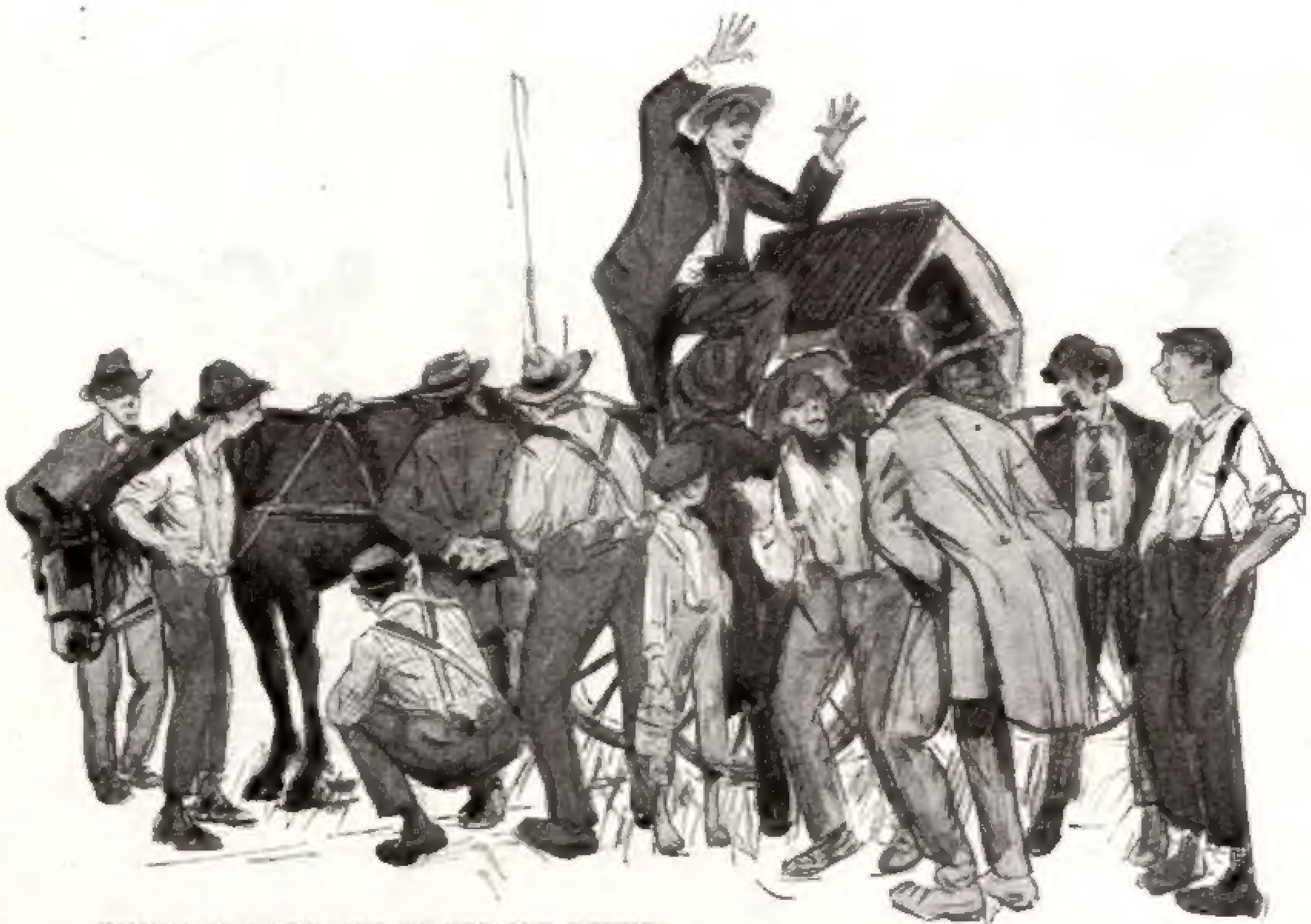
"No, sir; I said hairpins."

"We haven't any that ain't visible. How would safety-pins do?"

"Never mind. Give me the talcum and the matches," said the other, glancing at a very handsome gold watch. "Is the old man still holding my horse?" he called to a citizen near the door. Seven necks stretched simultaneously to accommodate him, and seven voices answered in the affirmative. The stranger calmly opened the box of matches, filled his silver match-safe, and then threw the box back on the counter, an unheard-of piece of profligacy in those parts. "Needn't mind wrapping up the talcum," he said.

"Don't you care for these matches?" asked Mr. Lawson in mild surprise.

"I'll donate them to the church," said the other, tossing a coin upon the counter and dashing from the store. The crowd ebbed along behind him. "Gentle as a lamb, isn't he?" he called to Anderson Crow, who still clutched the bit.



"WHAT WILL YOU GIVE ME FOR THE OUTFIT: HORSE, BUGGY, HARNESS AND ALL?"

"Much obliged, sir. I'll do as much for you some day. If you're ever in New York hunt me up and I'll see that you have a good time. What road do I take to Crow's Cliff?"

"Turn to your left here," said Anderson Crow before he thought. Then he called himself a fool for being so obliging to the fellow.

"How far is it from here?"

"Mile and a half," again answered Mr. Crow helplessly. This time he almost swore under his breath.

"But he can't get there," volunteered one of the bystanders.

"Why can't he?" demanded the marshal.

"Bridge over Turnip Creek is washed out. Did you forget that?"

"Of course not," promptly replied Mr. Crow, who *had* forgotten it. "But, dang it, he can swim, can't he?"

"You say the bridge is gone?" asked the stranger, visibly excited.

"Yes, and the crick's too high to ford, too."

"Well, how in thunder am I to get to Crow's Cliff?"

"There's another bridge four miles upstream. It's still there," said George Ray. Anderson Crow had scornfully washed his hands of the affair.

"I haven't time to drive that far. Confound the luck, I have to be there at half-past twelve. I'm late now. Is there no way to get across this miserable creek?" He was in the buggy now, whip in hand, and his eyes wore an anxious expression. Some of the men vowed later that he positively looked frightened.

"There's a foot-log, high and dry, and you can walk across, but you can't get the horse and buggy over," said one of the men.

"Well, that's just what I'll have to do. Say, Mr. Officer, suppose you drive me down to the creek and then bring the horse back here to a livery-stable. I'll pay you well for it. I must get to Crow's Cliff in fifteen minutes."

"I'm no errant boy," cried Anderson Crow so wrathfully that two or three boys snickered.

"You're a darned old crank, that's what you are," exclaimed the stranger angrily. Everybody gasped, and Mr. Crow staggered back against the hitching-rail.

"See here, young man, none o' that," he sputtered. "You can't talk that way to an officer of the law. I'll——"

"You won't do anything. Do you hear that? But if you knew who I am you'd be doing something blamed quick." A dozen men heard him say it, and they remembered it word for word.

"You go scratch yourself," retorted Anderson Crow scornfully. That was supposed to be a terrible challenge, but the stranger took no notice of it.

"What am I to do with this horse and buggy?" he growled, half to himself. "I bought the darned thing outright up in Boggs City, just because the liveryman didn't know me and wouldn't let me a rig. Now, I suppose I'll have to take the old plug down to the creek and drown him in order to get rid of him."

Nobody remonstrated. He looked a bit dangerous with his broad shoulders and square jaw.

"What will you give me for the outfit: horse, buggy, harness and all? I'll sell cheap if some one makes a quick offer." The bystanders looked at one another blankly, and at last the concentrated gaze fell upon the Pooh-Bah of the town. The case seemed to be one that called for his attention; truly, it did not look like public property, this astounding proposition.

"What you so derned anxious to sell for?" demanded Anderson Crow, listening from a distance to see if he could detect a blemish in the horse's breathing gear. At a glance the buggy looked safe enough.

"I'm anxious to sell for cash," replied the stranger, and Anderson was floored. The boy who snickered this time had cause to regret it, for Mr. Crow arrested him half an hour later for carrying a bean-shooter. "I paid a hundred dollars for the outfit in Boggs City," went on the stranger anxiously. "Some one make an offer, and be quick. I'm in a rush."

"I'll give five dollars," said one of the onlookers with an apologetic laugh. This was the match that started fire in the thrifty noddles of the Tinkletown best citizens. Before they knew it they were bidding against each other with the true "horse-swapping" instinct, and the offers had reached $21.25 when the stranger unceremoniously closed the sale by crying out: "Sold." There is no telling how high the bids might have gone if he could have waited half an hour or so. Uncle Gideon Luce afterward said that he could have had twenty-four dollars "jest as well as not." They were bidding up a quarter at a time, and no one seemed willing to drop out. The successful bidder was Anderson Crow.

"You can pay me as we drive along. Jump in," cried the stranger, looking at his watch with considerable agitation. "All I ask is that you drive me to the foot-log that crosses the creek."

Fifteen minutes later Anderson Crow was parading proudly about the town. He had taken the stranger to the creek and had seen him scurry across the log to the opposite side, supplied with directions that would lead him by the nearest route through the swamps and timberland to Crow's Cliff. The stranger had Anderson's money in his pocket, but Anderson had a very respectable sort of driving outfit to show for it. His wife kept dinner for him until two o'clock and then sent the youngest Crow out to tell his father that he'd have to go hungry until supper-time.

It is no wonder that Anderson failed to reach home in time for the midday meal. He started home properly enough, but what progress could he make when everybody in town stopped him to inquire about the remarkable deal and to have a look at the purchase. Without a single dissenting voice Tinkletown said Anderson had very much the "best of the bargain." George Ray meant all right when he said "a fool for luck," but he was obliged to explain the witticism thoroughly before the proud Mr. Crow could consider himself appeased.

It was not until he pulled up in front of the Weekly Banner establishment to tell the reporter "the news" that his equanimity received its first jar. He was quite proud of the deal, and, moreover, he enjoyed seeing his name in the paper. In the meantime, almost everybody in Tinkletown was discussing the awful profligacy of the stranger. It had not occurred to any one to wonder why he had been in such a hurry to reach Crow's Cliff, a wild, desolate spot down the river.

"The hoss alone is worth fifty dollars easy," volunteered Mr. Crow triumphantly. The detective's badge on his inflated chest seemed to sparkle with mirth.

"Say, Anderson, isn't it a little queer that he should sell out so cheap?" asked Harry Squires, the local reporter and pressfeeder.

"What's that?" demanded Anderson Crow sharply.

"Do you think it is really true that he bought the nag up at Boggs City?" asked the skeptic. Mr. Crow wallowed his quid of tobacco helplessly for a minute or two. He could feel himself turning pale.

"He said so; ain't that enough?" he managed to bluster.

"It seems to have been," replied Harry, who had gone to night-school in Albany for two years.

"Well, what in thunder are you talking about, then?" exclaimed Anderson Crow, whipping up.

"I'll bet three dollars it's a stolen outfit."

"You go to Halifax!" shouted Anderson, but his heart was cold. Something told him that Harry Squires was right. He drove home in a state of dire uncertainty and distress. Somehow, his enthusiasm was gone.

"Dang it," he said without reason as he was unhitching the horse in the barn lot.

"Hey, Mr. Crow," cried a shrill voice from the street. He looked up, and saw a small boy coming on the run.

"What's up, Toby?" asked Mr. Crow, all a-tremble. He knew!

"They just got a telephone from Boggs City," panted the boy, "down to the Banner office. Harry Squires says for you to hurry down — buggy and all. It's been stole."

"Good Lord!" gasped Anderson. His badge danced before his eyes and then seemed to shrivel.

Quite a crowd had collected at the Banner office. There was a sudden hush when the marshal drove up. Even the horse felt the intensity of the moment. He shied at a dog and then kicked over the dashboard, upsetting Anderson Crow's meagre dignity, and almost doing the same to the vehicle.

"You're a fine detective," jeered Harry Squires, and poor old Anderson hated him ever afterward.

"What have you heerd?" demanded the marshal.

"There's been a terrible murder at Boggs City, that's all. The chief of police just telephoned to us. A farmer named Grover was found dead in a ditch just outside of town — shot through the head, his pockets rifled. It is known that he started to town to deposit four hundred dollars hog-money in the bank. The money is missing, and so are his horse and buggy. A young fellow was seen in the neighborhood early this morning: a stranger. The chief gave me a description, and it corresponds with the man who sold that rig to you. The murderer is known to have driven in this direction. People saw him going almost at a gallop."

It is not necessary to say that Tinkletown thoroughly turned inside out with excitement. The whole population was soon at the post-office, and everybody was trying to supply Anderson Crow with wits. He had lost his own.

"We've got to catch that fellow," finally resolved the marshal. There was a dead silence.

"He's got a pistol," ventured some one.

"How do you know?" demanded Mr. Crow keenly. "Did y' see it?"

"He couldn't ha' killed that feller 'thout a gun."

"That's a fact," agreed Anderson Crow. "Well, we've got to get him, anyhow. I call for volunteers. Who will join me in the search?" cried the marshal bravely.

"I hate to go to Crow's Cliff after him," said George Ray. "It's a lonesome place and as dark as night 'mong them trees and rocks."

"It's our duty to catch him. He's a criminal, and besides, he's killed a man," said Crow severely.

"And he has twenty-one dollars of your money," added Harry Squires. "I'll go with you, Anderson. I've got a revolver."

"Look out, there!" roared Anderson Crow. "The blamed thing might go off!" he added as the reporter drew a shiny six-shooter from his pocket.

The example set by one brave man had its influence on the crowd. A score or more volunteered, despite the objections of their wives, and it was not long before Anderson Crow was leading his motley band of sleuths down the lane to the foot-log over which the desperado had gone an hour before.

It was at the beginning of the man-hunt that various citizens recalled certain actions and certain characteristics of the stranger which had made them suspicious from the start. His prodigal disposition of the box of matches impressed most of them as reckless dare-devilism. His haste, anxiety and a single instance of mild profanity told others of his viciousness. One man was sure he had seen the stranger's watch-chain in Farmer Grover's possession, and another saw something black on his thumb, which he now remembered was a powder stain.

"I noticed all of them things," averred Anderson Crow, supreme once more.

"But what in thunder did he want with those hairpins?" inquired George Ray.

"Never mind," said Anderson mysteriously. "You'll find out soon enough."

"Do you know, Anderson?" some one asked.

"Of course I do," responded the marshal loftily.

"Well, what were they for, then?"

"You just wait a while. I'm not givin' any clews away. You just wait and see if I'm not right."

And they were satisfied that the detective knew all about it. After crossing the foot-log the party was divided as to which direction it should take. The marshal said the man had run to the southeast, but for some inexplicable reason quite a number of the pursuers wanted to hunt for him in the northwest. Finally it was decided to separate into posses of ten, all to converge at Crow's Cliff as soon as possible. There were enough double-barrel shotguns in the party to have conquered a pirate crew.

At the end of an hour Anderson Crow and his delegation came to the narrow path which led to the summit of Crow's Cliff. They were very brave by this time. A small boy was telling them he had seen the fugitive about dinner-time, "right where you fellers are standin' now."

"Did he have any blood on him?" demanded Anderson Crow.

"No, sir; not 'less it was under his clothes."

"Did he say anything to you?"

"He ast me where this path went to."

"See that, gentlemen!" cried Anderson. "I knew I was right. He wanted ——"

"Well, where did he go?" demanded Harry Squires.

"I said it went to the top of the clift. An' then he said how do you git to the river. I tole him to go down this side-path here an' 'round the bottom of the hill."

"Didn't he go up the cliff?" demanded the marshal.

"No, sir."

"Well, what in thunder did he ask me where the cliff was for if he ——"

"So he went to the river, eh?" interrupted Squires. "Come on, men; he went down through this brush and bottomland."

"He got lost, I guess," volunteered the boy.

"What!"

"'Cause he yelled at me after he'd gone in a-ways an' ast — an' ast ——" The boy paused irresolutely.

"Asked what?"

"He ast where in h—— the path was."

"By ginger! That's him, right out an' out," exclaimed Mr. Crow excitedly.

"'Nen he said he'd give me a quarter if I'd show him the way, so I ——"

"Did he give you the quarter?" asked one of the men.

"Yep. He had a roll of bills as big as my leg." Everybody gasped and thought of Grover's hog-money.

(*Continued on Page 22*)

Where the Money Came From

By Arthur E. McFarlane

The Growth of the Astor Estate

WILLIAM WALDORF ASTOR

WHEN, in his attempt to found a New York on the Pacific, old John Jacob Astor met calamity it was generally thought that the blow would break him both in heart and fortune. It did neither; but thereafter the spirit of adventure was sobered in him. And when once more his income began to pile up upon itself he put sundry millions into Government bonds, buying, during the War of 1812, at 80, and selling, upon the declaration of peace, at 120. At the same time he invested in certain vast tracts of land in Missouri, Wisconsin and Iowa. But, more than all else, what he put his money into was New York real estate.

He was an old man, and he had subdued his activities to what he considered the fitting pursuits of age. If he could not found a metropolis in Oregon, he was equal at least to so simple a matter as the forecasting, beyond fear of any subsequent contradiction, of the line of growth of the city of his adoption. He gave up hard work. In the mellow end of the autumn afternoons he indulged himself in slow tankards of good home-brewed ale. Of evenings he attempted to renew the thrills of his most turbulent youth in the tiny theatres of those days. Indeed, he bought the Bowery and the Old Park for himself, though it is doubtful if even that gave him the sort of stuff his soul really hankered for. As for his daylight hours, just as many an ancient, seamy-cheeked seadog has ended by taking full delight from the cultivation of a twenty-foot anchorage of garden plot, so did John Jacob beguile his descending years by chucklingly sowing his ducats in the fruitful, though seemingly uninviting, acres of Manhattan Island.

Others had not equal faith in that same Manhattan. Governor Tompkins was of the sapient opinion that Staten Island must of necessity be the metropolitan centre, and accordingly he had it laid out in a most elaborate system of streets and squares, avenues and parks. But the Staten Island oystermen looked with aversion on all urban improvers. And John Jacob, for his part, knew from poignant experience just how much it meant for a settlement once to have got its grip on that elusive forelock of old Time. He pinned his faith to the island between the two rivers. When he had come to New York in 1783 it consisted of 25,000 people, and its upper boundary was at Cortlandt Street. In another fifteen years it had doubled its population, and in so doing had advanced another mile northward up the island. John Jacob calculated accordingly, and setting aside two-thirds of his income for it, he "bought Manhattan" as steadily as the most confident bull ever bought the same thing in bunches of engraved paper.

In the mean time he was fitting his son, William B., for much larger things than dealing in land. When he had given him all the education obtainable in the local grammar school he sent him overseas to the University of Heidelberg, which John Jacob — born within the fame and almost within the sight of it — could not but feel was the only real seat of learning in the world. William B. was a lad of parts, too. Honors came to him both in college and out. He was a splendid linguist and musician, and a most handy youth with the foils. He showed his native clearheadedness and prudence in the management of his financial affairs. His father had counted on his spending fifty thousand during his years of study and travel. He spent only one-fifth of that. He was without corroding vices, and showed a fine, brave spirit withal. With that, too, he had the acumen to choose for his tutor Bunsen, who was already making his famous experiments in physics, and who, much more, was second only to Porson in his grasp of the humanities. The guidance of such a mind could not but have been a constant afflatus of all that was inspiring to the youthful American. Together the pair traveled through Europe. They saw Napoleon and his innumerable legions take their way to Moscow; they saw all Prussia rise in one great *landsturm* behind him; and a year later they saw the people overthrow their conqueror at Leipzic. It was a struggle for liberty at which the heart of the young man must have leaped up in him a thousand times. Then, pupil and master both made ardent archæologists by their studies in Greek and Latin, they voyaged from Italy and Sicily to the Orient. They planned to take ship in one of old John Jacob's great East Indiamen, and examine the ruins of the ancient Turan cities.

About that time a youth named Aspinwall, afterward a name much better known to fame than that of Astor, was also traveling in the Old World, and the two young New Yorkers became intimates. One day Astor abruptly asked his friend if he would take fifty thousand a year, one hundred thousand — what he would — and relieve him of the burden of the millions he must soon inherit. He wanted to have his life and wealth free to do with as he chose. At that time

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Editor's Note — This is the fourth in a series of articles by Mr. McFarlane on the origins and growth of the great fortunes of the country.

Aspinwall had little money himself, but he refused; as he later expressed it, by accepting such a stewardship, however great the wage, he would simply have made himself another man's slave for life.

But one does not need to be told what thoughts must have been in young Astor's mind when he made that proposal, how strongly his years with Bunsen must have borne in upon him the limitless possibilities of the man of great wealth in the nineteenth century world. He must have seen how many dark and wretchedly-shafted mines of truth there were to be propped and illumined, what million-fold opportunities to give brain a chance to do its work, yes, and what myriads of embittered and uncared-for humanity to be shown a new light and the home warmth of a new goal. . . . Then suddenly his father called him home. It was only an old man's whim. He merely wanted to have a good look at the boy and put his hands on him. But it was an interruption which was to keep him in America and end his fellowship with Bunsen. It remained for the young man to make his choice of roads alone.

To most of the family advisers — if he sought their counsel — there could have been nothing to decide, unless the Astor heir had gone wholly mad. It was his bounden duty to do well by himself, even as his father before him had done. *He* had made his twenty millions without any help of book-learning. How much better should he, William, do after all his years at school and college!

We doubt if old John Jacob thought that way himself. When he sent the lad to Heidelberg he must have had other hopes, however vague and formless, for his future. His boy should have his adventurous strugglings and win his brilliant victories in a different world from his. He should be a power and make the name of Astor famous in some other way than through its money. . . .

How did the young man decide? We must make such apologies for him as we can. There, before his eyes, was money in millions to put forth upon him the whole strength of a fascination which is more inexplicable in its demonic power than any within the eye of a reptile. He had the chance to be the richest man in America and to make himself always richer. . . . After all, he had probably been deceiving himself with mere crazy imaginings. And if you spoke of duty, to put on the yoke of daily and unchanging work, what was that but duty? Alas, he can hardly have been the first golden Pegasus who chose the lot of the gin-horse, with its steady round of work and food and sleep. Its course was prescribed, its circle was narrow enough. One could move with closed eyes and not err therein. There could be no flights into folly, no bursts of impulse to be regretted. Of a surety this was duty, putting man's purpose on earth into harness! In any case it was what he chose, and for the rest of his natural life he swung daily round the circle of home and land and counting-house.

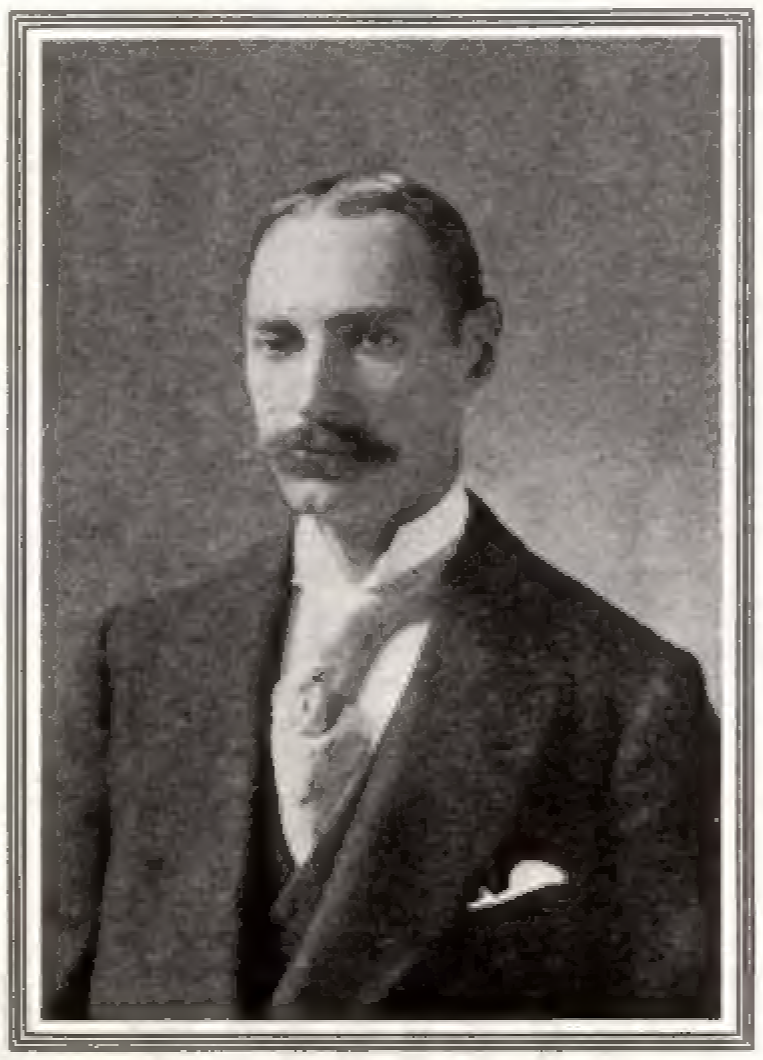
For a time, however, it must have seemed something very different from carrying any gin-horse yoke. Whatever the old man's thoughts, once the boy had finally decided he accepted him as a kind of partner-successor. And when, in 1827, he withdrew from all active outside affairs, he began to pass on to him some of the guiding principles by which much money could be made in New York real estate. For the young man fresh from college it must have had all the absorption of a new science.

In that first decade of the nineteenth century Manhattan Island had been officially laid out by its civic fathers. They found themselves with an eight-mile gridiron ruled for some twelve new avenues and one hundred and eighty streets, and at the task of getting names enough for the latter they stood back aghast. They decided in the end to connote them simply by numbers until suitable appellations should suggest themselves. Those streets and avenues have been nameless, as it were, ever since; and the accident of that numbered namelessness was later to give New York the reputation of having boldly shaken itself free — for an example to other American cities — from one of the municipal clogs of the less enlightened Old World! But in the mean time those Manhattanites not so luckless as to be city fathers were making great mock. The aldermen deserved to look foolish, for the survey was a piece of imbecility at the best. The upper coast lines along the North and East Rivers might some day bring their price, and there were those who sagaciously picked up those same shore acres. But as for the interior of the island ——! West Thirty-fourth Street and East Fifty-ninth Street were alike mere barren miles of rock and scrub-oak and bog. The bits of farmland here and there were only so many oases; and it would be the year 3000 before anything but those oases would be worth parchment and sealing-wax!

Old John Jacob Astor held other views, however. He believed, first, in the future of New York; and secondly, he believed that all cities were, after their kind, like human bodies. They had heart and brain centres, and they had the outlying limbs to go therewith. And though the latter were always shifting about, and you could never tell where they would be ten, twenty or a hundred years from now, a little simple reasoning should enable one to locate the general lines of the *spinal column;* and you could not be greatly in error if you acquired your holdings along that line. Furthermore, his eye for topography told him that Broadway and the post-road which led to Harlem and the upper manors was the backbone of Manhattan. So he stuck to the middle of the island — roughly speaking, to the district immediately to the right and left of Broadway and lying within those avenues denoted "4th" and "7th." No matter how huge the city might eventually become, somewhere inside these boundaries its essential organism must always locate itself.

Again, he believed that the business of the city would not move east and west along the streets, as the city fathers had arranged for in their survey, but north and south along the avenues. Also, he reasoned that wherever Broadway and its continuation, the post-road, crossed one of those avenues — thus forming a more or less irregular square — there should land at some time or other be particularly valuable. We shall see in the end whether those inferences were logical. Lastly, however ready he might always have been to put his ships and cargoes into pawn, he laid it down as a vital principle never to mortgage city realty.

From all these general rules, save the last, he occasionally departed. He bought part of a farm on the farther side of the old Boston Road, or half a mile east of the "3rd" Avenue according to the map; some fifty years later it had become one of the thriftiest tenement quarters in the region of Tompkins Square, and John Jacob Astor the Fourth in 1890 was selling a portion of it for $1,200,000. He bought the Aaron Burr estate, equally far from Broadway, and it also was no bad chance shot. It cost him $1000 an acre. He sold it only twelve years afterward for $1500 a lot.



THE PRESENT JOHN JACOB ASTOR

As an immediate working principle, too, he never bought where land was *already* valuable. He let others do that. He did his buying always just outside the fringe of the city and left time to do the rest. Thus a contemporary chronicler tells us that he sold a lot in the vicinity of Wall Street in 1810 for $8000. "The purchaser, after the papers were signed, seemed disposed to congratulate himself upon his bargain, and informed Mr. Astor that he could prophesy that in a few years that lot would be worth $12,000. 'Very true,' said Astor, 'but now you will see what I shall do with this money. With $8000 I buy eighty lots above Canal Street. By the time your lot is worth $12,000 my eighty will be worth $80,000.'" That, too, was a prophecy very well grounded. The old man lived on until 1848, but for twenty years before then William B. had possessed full powers of attorney; and for almost another thirty years he was an exemplar of how completely a man can willfully make nil all the promise of his youth. It was as if, once having denied his intellect, he was determined to shut its mouth altogether. "He had not," says an unctuous obituary biographer, "the pleasure his father had, that of witnessing the success of great adventures and carefully planned enterprises. He devoted himself solely to the preservation and growth of his property. He took no part in the business of the city and the republic." Until the year 1860 he did absolutely nothing but put his income mechanically back into land. He followed the old man's real-estate postulates; and piece by piece he added to his holdings, until it is hardly exaggeration to say that one could go from the Battery to Thirty-fourth Street, using Astor property as a continuous line of stepping-stones, much as country children will hop a mile or more to school "without ever touching wood." He came in time to own in every ward and in every avenue; one might almost have added in every street. He bought until he had more than 600 acres.

Then he began to build. Old John Jacob had been content to erect little more than his own town and country mansion and the Astor House — which he immediately transferred to the son for a consideration of one dollar. Indeed, he evinced a queer distrust of all construction investments in general; and as for the brownstone houses which were then beginning to be stylish, his will forbade William B. to have anything to do with them; they were an extravagance which promised to bring New York to universal bankruptcy. In short, it seems to have taken the Astors fifty years fully to grasp the fact that the rent from land tenanted must in the main be greater than any possible "unearned increment." For some years now, however, William B. had been leasing the majority of his lots "under the stipulation that the lessee should build on them. On the expiration of the lease the buildings reverted to him with the lots." Then, in 1861, he became his own builder, and that upon a scale hitherto unknown in America. By 1867 he had put up more than 720 dwelling-houses and business structures. Most of them were brick, trimmed with sandstone: "the Astor style," as it came to be called; and it was hardly less unlovely than the pure brownstone itself. The two, vying zealously for the preponderance during the sixties and seventies, gave New York some of the ugliest square miles to be seen within urban limits upon this terrestrial ball.

Always "plain but substantial" the second Astor continued to build for thirteen years. His building was rapidly increasing his income, and he could buy more land than ever. During this period he added greatly to his holdings in the district to the south of what was just beginning to be Central Park. By 1873 he owned more than 2500 parcels in all, and was known as the landlord of New York. We are told that he always preserved an unassuming demeanor, that he lived with great simplicity and frugality — this modern generation would use another word; that he always walked to and from his office in Prince Street — it might have been built for the family vault; and that he remained over his roll-books until late at night.

But purely in the interests of psychology, let us see what indications of happiness abounded in his scheme of things. It is not long before we find him complaining bitterly that "life was bringing him only a maintenance and a daily round of work." The goodly friends of his father, Irving, Halleck, Doctor Cogswell and the others, were early falling away from him, and he "made no notable intimacies" himself. He wrapped himself still more closely in his property. . . . At the same time he was developing a kind of fear of all public affairs. When the Prince of Wales visited New York, as its wealthiest citizen William B. Astor was deputed to receive him. He refused the appointment in a panic. He was incapable of making the first motion in such a direction. One is grotesquely reminded of the Jumping Frog after it had been filled with lead.

It would have been well if one could think of him only with a laugh. We learn that while he got to know by heart the lease rights of every tenant he grew no longer to know the tenants themselves. In time, "whenever a single pane of glass was broken he knew all the circumstances in the case." But he gradually lost all kindly interest in the circumstances of the family behind the broken pane of glass. He was every year seeking to bury himself more completely in his wealth. If only you hug wood and stones closely enough, surely in time they will give out as grateful a warmth as any human bosom.

It did not seem to be so. We find him a man eternally at war with himself. What expressions we can catch from his inner existence are those of an acrid disgust of things, of sullen anger against the world. It was as if he believed it had tricked him into his "stewardship," and henceforward he would act with the spirit of a steward. His life became one long conflict with his native city. Though his whole fortune had been drawn from New York, "he gave back to it no architectural piles erected by his taste and munificence, no schools, academies, churches, no public pleasure grounds." Though he did eventually increase the endowment of the library founded by his father, throughout his life he had been willing to see the institution living in chronic starvation. A few years later Tilden, from a fortune not one-sixth as great, was leaving for a similar purpose a bequest of ten times as much. During the Civil War, in which both of the Astor sons were doing gallant service, the father made the current depreciation in the value of money a reason for abandoning the purchase of promised new books.

His name became synonymous with the foreclosure of mortgages. In his latter years the only times he showed himself outside his office were to fight his assessments. He was always at law. The numberless legal decisions upon the ratings he disputed have established a series of precedents which largely govern real-estate litigation in New York at the present day. He had torn down many old rookeries, but only to build new ones. He had wholly exorcised from himself all that "altruistic idiocy" which was moving a Peabody with his paltry three or four millions to set up block after block of model tenements. "He made no experiments, contributed no results, set no example even in the domain of home building, into which his accumulating wealth so steadily went." He opposed every improvement which, while benefiting the city at large, would raise his immediate assessment by the fraction of a mill. His last public appearance — it was a few days before his death in

1875—was in a protest, as an owner of property between Second and Fourth Streets on the Bowery, against a proposal of rapid transit. . . . And among his final utterances was a confession that existence had become a burden to him. After all his student visions, he had lived the unhappy life to the last mean and wretched day of it. In the press his death was followed by weeks of jeering bitterness against the whole tribe of millionaires. But he had gained what he had sought for: he had more than doubled the paternal fortune, and remained the richest man in America.

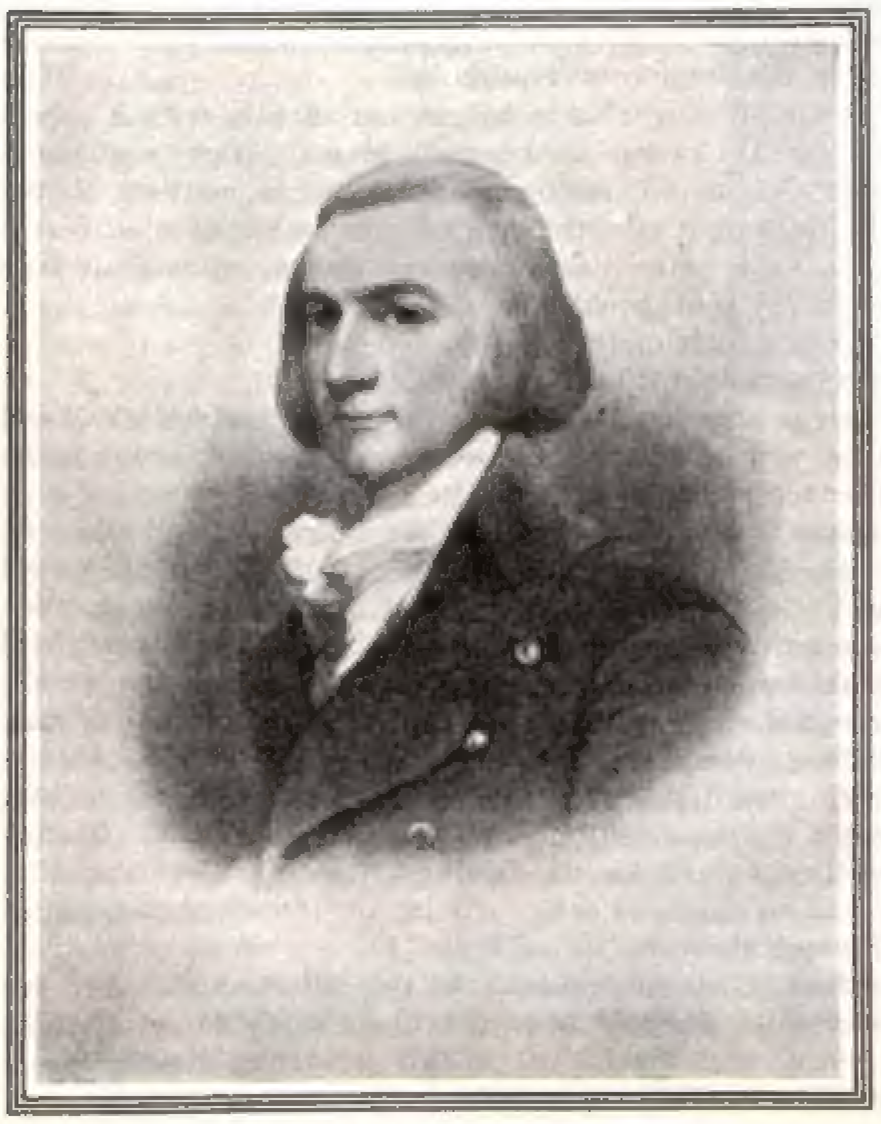
After months of labor his almost countless properties were arranged in two equal lists labeled A and B, dropped into a hat, and the sons, John Jacob and William, drew for them. Thus did the estate descend to the third generation. And if any further proof could be desired of how completely such a life as that of the second of the family inevitably defeats itself, the story of that third generation is the best one could bring forward.

Both young men had chosen the wider life. William was, before the war, a fervent abolitionist; yet, after serving in the Northern ranks, he became one of the strongest friends of the fallen Confederacy. There had been left to him, as to his brother, only a life interest in the estate—it was to be transmitted intact to their respective issue; but in a time of the most shameless carpetbagging he made his money work magnificently for beneficent reconstruction in the South.

His brother, John Jacob, was for his part, though no professional philanthropist, one of those who have done much to make Americans feel kindly toward their very wealthy men. Not only did he, too, serve in the ranks of the North, but he equipped almost an entire regiment from his personal means when those means were still very moderate. He, too, had the use only of his income; but, aided by his wife, he accomplished as much good with that income as many could have done with the principal.

He and his brother between them doubled the entire previous endowment of the Astor Library, at last lifting it to the possibility of a usefulness proportionate to the size of the metropolis. Both brothers were alike extremely popular as crack yachtsmen, athletes and all-round sportsmen. To add to that, they made themselves no mean connoisseurs of art. In short, they thoroughly enjoyed the pleasures of this life, in an era which was already beginning to own that it wants to see its children—whether shoeblacks or multimillionaires—get all the enjoyment from the world they can—provided only they are willing to give some of that pleasure back again. Both brothers had a thousand interests other than "the growth and preservation of their property," immense as it was; yet by thus working with their windows open they were enabled to do more, even in the mere making of money, if you please, within their fifteen or twenty years of activity than their predecessor had accomplished in his joyless thirty or forty. They had been left with forty-five millions between them. To the fourth generation they each left between seventy-five and ninety millions.

They did this largely by cultivating the underlying art of being a landlord. They had much land—and they were continually buying more; and they had many houses and office buildings—which they were constantly adding to; but it was as landlords working according to a definite theory that they most mightily prospered. Your average owner of houses, having once found occupants for his row of dwellings, acts as if he wished wholly to disown and wash his hands of them. He consents to have his agent collect the rent, but he will go no further; and all repairs and renovations suggested by the tenants are alike so many diabolical means of cutting down the rightful monthly return from his investment. Of course, the houses must more or less rapidly deteriorate in value, but that is a matter which can be blinked for some ten years, at least.



JOHN JACOB ASTOR

THE ASTOR LIBRARY

The Astors are at present the most successful landlords in America, and for the possible benefit of some of those of the other sort it may here be said that they have a different way of looking at things. It is not that they have any elaborate or mysterious system; but for more than a generation they have merely been treating their private houses as if they were so many little hotels. They keep them up to a certain fixed standard—*whether the tenant is willing or not!* At brief and regular intervals the expert agents of the twin estates go around, make carefdl examinations, note wherever alterations or improvements seem advisable, and request the householders to point out anything that may possibly have escaped their critical observation. As methodically, too, as the procession of the seasons every dwelling is repapered and the woodwork grained or painted anew. At lengthier intervals, but at intervals of no less periodic recurrence, the whole scheme of interior decoration is brought up to date. The same is true of the lighting, plumbing and heating. The Astors do not insure any of their minor residential property. It is safe to say that what alone permits this to be good business policy is just this system of regular inspections. As it is, old-fashioned tenants have sometimes plaintively protested that they were being papered and repaired and generally looked after altogether too much. It is not a complaint likely to be made by the every-day householder, however. Presumably it is no unmitigable woe to know that it is not necessary to lead up to a new porcelain bathtub by a notice of one's intention to leave at the end of the month.

And as far as the owner is concerned, it is a policy that makes the old-style landlord's glib assumption that the life of a rented house is only about twenty years, anyway, look remarkably foolish. The great majority of the Astor-owned houses have now almost doubled that age, and where the income they produced in the beginning averaged from $600 to $2000 a year, they now bring in anywhere from $2000 up. Again, the present generation of this landlord family has found it pure business wisdom to build houses of great outward beauty. Several, erected within the last few years, may be found honorably pictured in a recent volume upon the best types of the builder's art in America. By seemingly insignificant groups of such houses whole districts have undergone an uplifting of standards; and those builders who have had an intelligence for something higher than the plain but substantial have profited on an exceedingly good investment. It may be remarked in passing, too, that many of these houses, costing from $350,000 to $500,000, have been built solely on speculation. To pay the rent of one of them calls for the current interest on $1,000,000 or $1,500,000. And that they readily find tenants is sufficient proof of the amazing general increase of wealth in New York of recent years.

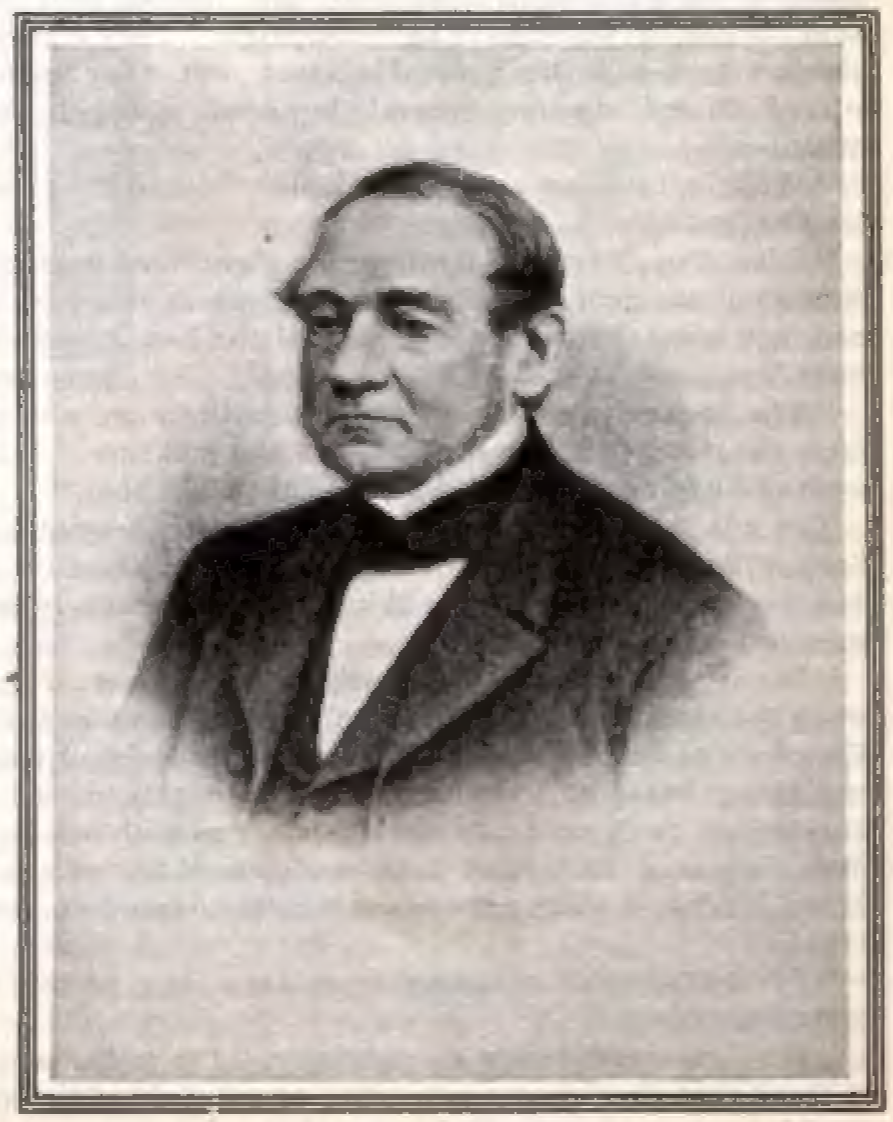
Meanwhile, how had old John Jacob's spinal theory of city growth worked out during these succeeding eighty or ninety years? Its working out is one of the most convincing exemplifications of the value of broad reasoning which could probably be found anywhere on earth. It has been a custom during the last two generations of the Astor family to deposit $100,000 in the bank at the birth of every son and daughter, as a sort of initial inheritance when the child shall become of age. It is as if old John Jacob had made the shrewdest of deposits in the bank of Time for his whole posterity. In the first place he had located the backbone of the city along the course of Broadway, and had bought heavily upon it; his descendants had seen that Broadway property double in value with almost every decade.

The original John Jacob believed that the business of New York would move north and south, not east and west as those city fathers of his time had provided for. That he was right and they were wrong is giving the present-day city about the worst traffic problem a rapid transit commission ever had to struggle with. The first of the Astors also saw fit to confine his buying for the most part to the district between the avenues numbered "4th" and "7th." The avenue just within the "4th" is Madison, which until ten years ago disputed with the one just within *it* again the title of being the street of millionaires. The latter avenue—Fifth, it is hardly necessary to say—together with its fellows, Broadway and Sixth Avenue—comprise, from Eighth Street to Fortieth, the great retail shopping district of New York; and the rentals coming from frontages thereon are correspondingly enormous. In Sixth Avenue there is a double half-mile of huge department stores. In that half-mile the Astor property is like the black squares on a checker-board.

As for John Jacob's rule never to mortgage, it has carried the family through all the successive black years in the last ninety. Other families have also held much real estate in New York—Rhinelanders, Beekmans and Stewarts—but one by one the times of depression have engulfed them. Outside of New York the extent of the family's possessions may best be indicated by the fact that there are towns called Astor in Florida, Georgia, Iowa and Kansas. Some fifty streets have been named after them, to say nothing of Astor Hotels innumerable. As for their holdings in city real estate, they are paralleled only by those of the Duke of Westminster in England, the family of Orleans in France, and of Esterhazy in Austria.

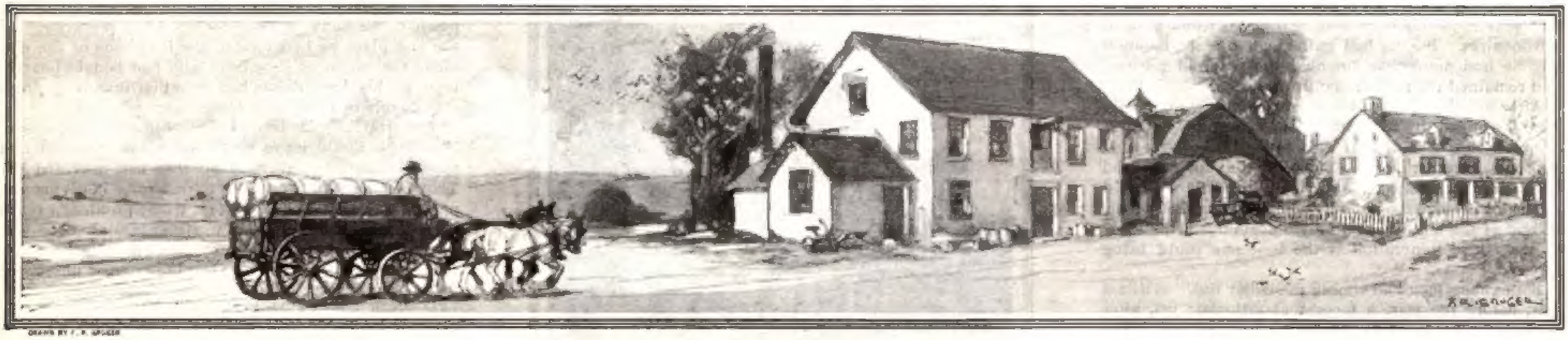
Just what the combined Astor wealth now amounts to it would be hard to estimate. It is probably in the neighborhood of $300,000,000.

Yet after the big drum has been beaten till arm and ear are both full weary of it, what words are in the mouth of Epilogue as she takes her thoughtful leave of us. They can hardly be any praises of all this unimaginable wealth, nor yet any mere ill-natured girdings at the present holder of so much of it, who has given up America for an English country seat—for to have done that he must have left some exceedingly interesting chapters of his Herbert Spencer unread. No, it is to his grandfather that our minds go back: to that young man who for a time was filled with the great enthusiasms, but who closed his eyes upon them: who had the opportunity not merely of great possessions but of urging inspiration. His life, so barren and miserable and useless, is one more parable to keep us from fooling ourselves into the belief that the yellow metal, if only there be enough of it, can in some way take the place of all the rest.



WILLIAM B. ASTOR

THE OUTSIDERS



DRAWN BY F. R. GRUGER

A Business Man's Story

By Elliott Flower

"THEY'LL run us out of business inside of thirty days," asserted Richard Bancroft.

"Oh, I guess not," replied Theodore York, familiarly known as Teddy. "I've got money enough to last a good deal longer than that, and you know, I always said I'd do something worth while when I got my inheritance."

"But we're putting everything on a single card," protested Bancroft.

"The man who plays for big stakes has got to take that risk," returned York.

"Besides, it looks tricky," persisted Bancroft.

"Of course," admitted York. "How do you suppose business is done these days, anyhow? How did Kegley & Co. get a practical mortgage on this territory? How do they keep up prices? Isn't there a combination in the flour business, at least so far as some districts are concerned? Isn't there an understanding between some of the big companies that makes it almost impossible for an outsider to get a foothold in any good market? Won't they merrily drive to the wall any small concern that gets too ambitious? And are they particular as to the methods they employ to do this? Your squeamishness surprises me, Dick! A price agreement is the next thing to a monopoly, and the man who doesn't 'milk' a monopoly when he can falls short of being a good citizen. Kegley rules here; he isn't alone in this market, but no one tries to push him very hard, so it's Kegley we'll have to fight. Why, Dick, do you imagine that we could get that little Grimson mill for about half its value if Kegley hadn't made Grimson sick of the whole business? Grimson doesn't do enough business to really worry Kegley, but he knows what would happen to him if he became really ambitious. He's got to stick to the schedule price and be mighty unobtrusive, or he busts. He's allowed to live by courtesy, and he can't tell when Kegley will withdraw that courtesy."

"Oh, well, go ahead," said Bancroft resignedly. "I'm not exactly convinced, but I'm sport enough to take my share of the risk. I hope we'll leave here in a private car when we're through, but I'm not sure we sha'n't go on foot. It will be one or the other, anyway—no half-way business."

That was the preliminary to extraordinary happenings that had more than passing interest for Kegley & Co. York and Bancroft bought the Grimson mill, and immediately thereafter began a vigorous local campaign. They made no attempt to reach the general market, but they certainly stirred things up for several hundred miles in every direction.

"Who in thunder are these people?" asked the manager for Kegley & Co.

"Give it up," replied Grafton, his right-hand man in all matters of moment, "but they've cut prices ten per cent., and they seem to have a good many of the local dealers with them."

"The local dealers are always with the man who gives them the best profit," asserted Leeds, the manager. "Make a cut of fifteen per cent. and see how they like that."

The cut was made, but word came back promptly that York & Bancroft, as the firm was now known, had dropped five per cent. under this, making their total cut from the standard price twenty per cent.

"We've got to know more about this," asserted Leeds when the news was brought to him. "It doesn't look right. Either we're dealing with two consummate fools, or there is something back of the thing that we ought to find out. Surely they can't expect to buck against us with one measly little flour-mill that can't turn out enough to cut any real figure. Why, if they got the market they couldn't keep it supplied."

"Perhaps they're planning to enlarge their plant," suggested Grafton.

"No," returned Leeds thoughtfully, "I'm rather inclined to think that they've got some big people behind them. It would be just like the Colby people to try some such trick as that to beat us out of a market that we've had cinched for years. I never did trust that Colby crowd. Of course, they'd never dare go after us openly, or we'd get after them somewhere else, but they might make the fight through a dummy concern and give us the laugh afterward. You'd better go down there, Grafton. We've got to find out what's in the wind. I can't imagine two young fellows going into such a senseless fight as this seems to be."

So Grafton invaded the district to learn the cause of the trouble, and presently he made a most astounding report.

"Both York and Bancroft are totally inexperienced in this business," he wrote, "but they are going at it with a confidence that is mystifying. Between them they have $200,000 or $300,000, most of it belonging to York, who came into an inheritance recently. This money is in cash, for the most part, and consequently instantly available for any purpose, and they seem quite ready to spend it all in this venture. Of course, they will lose in the long run, but they are certainly going to cost us a lot of money in the mean time. The mill, as you know, is small, and there is nothing to indicate any plan to enlarge it, but they seem to have an unusually large stock on hand. Aside from this, which looks a little suspicious, I can find nothing to indicate that any one is behind them. It is possible that they are merely trying to force a sale at a good price, for they succeeded in getting the mill at about half its real value."

To this Leeds replied briefly: "Cut under them again, and then see if they care to sell. I don't like to be held up, but it's better than doing business at a loss for any length of time. Anyhow, we'll get some idea of their game that way."

After making the additional cut, just to give York & Bancroft an idea of what to expect in a fight for trade, Grafton called to see York. Bancroft was the "outside man" of the firm, while York did the planning and looked after the finances. Bancroft sold the flour and York supplied it, but there could be no doubt that York, from his little private office, directed the campaign and made the prices.

"I'm representing Kegley & Co.," Grafton announced briefly when he and York were alone in the latter's office.

"I've been expecting you," returned York blandly.

"Expecting me!"

"Yes. I rather thought Kegley would send somebody down here to look after things a little."

Grafton laughed uneasily, for the young man seemed very confident and self-possessed: not at all like one who was losing money in a hopeless fight. Grafton had expected to find him at least a little worried and nervous.

"You see, we've got you in rather a tight place," York added.

"Got *us* in a tight place!" exclaimed Grafton. "Got yourself in a tight place, you mean! I suppose you've learned of our latest cut."

"Oh, yes," replied York carelessly, "but you'll have to come again. We dropped to thirty per cent. under the list price this morning. I guess we've got you where you're losing money in this district fast enough to bother you some."

"Losing money!" repeated Grafton, disconcerted by the calm effrontery of the young man. "Losing money! What are you doing?"

"Making it," replied York pleasantly, "and having a lot of fun besides. If there's anything I enjoy it's jabbing a monopoly in a tender spot."

Grafton looked at him in amazement. The course of the interview was not at all as he had planned it.

"I confess that you've got us puzzled," he said at last. "What are you driving at? Do you expect us to buy you out?"

"Oh, we're not at all particular about that," returned York. "Of course, we might be induced to sell."

"What's your price?" asked Grafton.

"Five hundred thousand dollars."

"Don't joke!" said Grafton rather sharply.

"I'm not," retorted York. "The price is $500,000 to-day, and it goes up $100,000 every thirty days from now on. If you're thinking of buying you'd better speak quick."

"If you're in earnest," said Grafton, still doubtful on that point, "you must be crazy. Why, we can break you for a good deal less than that!"

"Try it!" was York's sententious challenge.

Grafton went at the problem in another way.

"This is your whole market," he said, "and it's only a small part of ours. Our profits elsewhere will cover our losses here, and you have no profits elsewhere. Considering that, and our enormous financial resources, do you think you can do business at a loss as long as we can?"

"Do you think," returned York, "that you know our business better than we do? I don't know why I should explain matters to you, but let me give you a few facts for your consideration: You had Grimson's market so restricted and circumscribed that he couldn't sell the full product of his mill, and he had a big stock on hand when we bought him out. We got all of that at—well, never mind the price. It was low enough so that we can make another cut and still get a profit, while you are losing money now. Grimson was discouraged; Grimson was afraid to fight; Grimson had to figure on a different basis when making his prices; Grimson was satisfied that you would put him out of business in time, so he sold to us while there was still something left to sell. We're working overtime to prepare for the future, but meanwhile we're still selling Grimson's flour at a profit."

"You can't have much of that left," argued Grafton.

"Never mind what we've got left," retorted York. "We're not losing any money yet; in fact we're adding to the fund that we can afford to lose later. And I want to say another thing to you: Don't bother me any more until you have a definite proposition to make, for I have no time to waste in desultory conversation."

"You had your chance to get out of this with a whole skin," said Grafton as he rose to go, "but you're too greedy. To avoid annoyance and the unsettling of the market we might take the mill off your hands at what it cost you, but the price you make represents more than four hundred per cent. profit."

"Quite a little more," acquiesced York.

"So we'll fight it out," added Grafton.

"Just to show you how we feel about it," said York, "and to give you something to occupy your mind, we'll make another ten per cent. cut this afternoon."

Grafton was more disturbed than he cared to admit, even to himself. He reasoned that such vicious cutting would bring York & Bancroft to the end of their resources so much the sooner, but there was something in the confident air of York that made all conclusions, based upon apparent conditions, unsatisfactory. The known resources of the firm were so trifling, compared with those of Kegley & Co., that it seemed absurd to think the young men could really contemplate the possibility of waging a successful war. Yet the price they named for the business was good evidence that they had no desire to sell. All in all, it looked very much as if somebody were behind them.

Grafton telegraphed Leeds to this effect, and asked for instructions. He had been given authority to act when he left, but no such direful cut as this was then expected, and he thought it well to go a little slow. The information conveyed in the telegram puzzled Leeds as much as it had puzzled Grafton: the situation was simply incomprehensible to a reasoning man of business. Leeds, after consultation with other officials, opened telegraphic communication with other mills in the combination, as a preparation for his next move. Though it was primarily Kegley territory, they did some business there, and they were certainly interested in putting a check on any one anywhere who threatened the stability of the market by cutting prices recklessly. Furthermore, Leeds was interested in learning what the Colby people would say to his proposition. If they were behind York & Bancroft it was reasonable to suppose they would raise objections. But they did nothing of the sort.

"It's mighty mysterious," commented Leeds. "It stands to reason that those two young fellows can't fight us, but they're doing it. I wonder what they're after."

Then he telegraphed Grafton as follows:

"Get after them through retail trade. Dealer who handles York & Bancroft flour will have all supplies of standard brands cut off. Cut to fifty per cent. of retail price if that fails."

Grafton knew what that meant. While such drastic measures had not been necessary in the flour business so far as his experience went, they had been found effective in other lines. The Standard Oil Company and various other companies seeking monopoly had used the same weapon.

"You've got to choose between the big companies and this little one," is the way Grafton put it to the first man he tackled, "and you'll have to stand by your choice. You can't come back to us later. If York & Bancroft fail—and we'll put them out of business before we're through—you'll simply be left without flour, unless you stick to us now. We want to know our friends."

The man considered the matter for several minutes without replying. His predicament was more serious than Grafton knew. There was money for him in sticking to York & Bancroft, but there was a considerable risk. If the firm finally failed, as was not improbable, and the other mills lived up to their threat, it might drive him out of business. He doubted their ability to carry out that threat, in view of the existence of independent mills elsewhere in the country and the probability that some one in the combination would break away from it, but he might be caught in a tight place. On the other hand, he knew that Kegley would put up the price as soon as possible and be as arbitrary and as close as he always had been before. But there would be no danger of having his supply cut off.

"Give me a little time to think about it," he said, and as he handled more flour than any one else in that district, Grafton deemed it wise to concede this. If he could win his point with Ballard the rest would be easy.

Ballard, however, was not doing all of his own thinking at this time; he had permitted York to do a little of it, so he now hastened to get the latter's views on this phase of the business.

"Bosh!" said York lightly. "It's a bluff that I knew was coming, but it needn't worry you a little bit. What in thunder did I get you to organize the retail trade here for if it wasn't to cope with just such high-handed action as this? Call a meeting of your association, have a few warm speeches made, and then pass a resolution to stick together, handle what goods you please, and to throw out of your stores the goods of any man or company that tries to blacklist one of your members. If you do that you'll have Grafton apologizing to you to-morrow morning. The Kegley people can't handle you if you hold together, and they won't dare stand against the outcry that will follow such a semi-public demonstration. It will give outside dealers the nerve to do likewise. All they need is encouragement, the knowledge that they'll have plenty of company in resenting such outrageous dictation. Why, the Kegley company will have to surrender to you or turn the territory over to me! It puts the thing up to them good and hard! Just think what a roar the papers will make! Oh, they might break you one at a time, but they can't do anything with a bunch of you, and they know it."

Ballard wished to be convinced, but he was still dubious.

"It's a risk," he said. "Can you carry out your part of the agreement?"

"Just to show you my confidence," returned York, "I'll put up a cash forfeit of $10,000. I told you I'd drive Kegley flour below sixty per cent. of the list price, didn't I? And I'm doing it, ain't I?"

"You're getting it there. If you can hold out I guess you'll do it."

"And I said I'd take every pound of it you can deliver to me below that price and pay cash for it, didn't I?"

"Yes."

"Well, I'm so sure of my ground that I will put up $10,000, to be forfeited to you if I do not drive it below the figure within thirty days or if I do not take every pound you can offer me under the agreement we made. You are to get a ten per cent. commission on all that you buy for me, and you can take it from the other dealers as well as from the mill. Tell a few that you can trust that you'll take it by the carload, if they can get it in such quantities, the moment it hits our price; that it means quick sales in big lots at a small profit, which is better than slow and uncertain sales at a larger profit. You will have my $10,000 behind you every minute, so you can't lose, for I'll pay cash without touching the forfeit. That ought to put a little backbone into the other dealers. They know you're good for it, and they'll be ready to back you in a defiance to Kegley. That's the only condition I make: your association must refuse to quit handling my flour. Make that refusal vigorous, and the $10,000 is yours if I fail to do either of the things stipulated—put the price down and take the Kegley stuff as fast as you can turn it over."

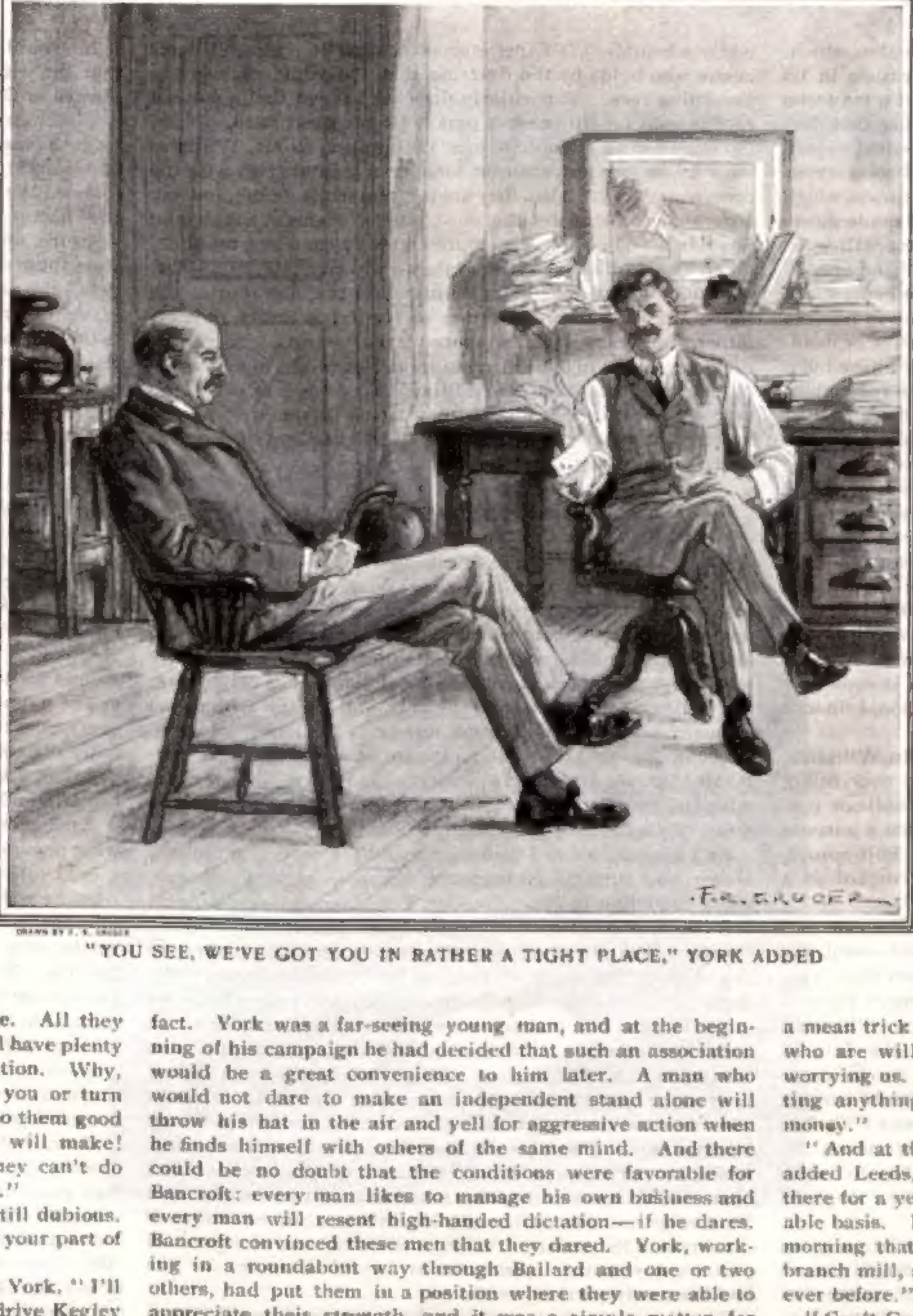
"I suppose you know what you're doing," said Ballard.

"I certainly do," asserted York.

"Well, you've got me guessing—I can't figure where you stand—but the $10,000 is a good-enough argument to convince a reasonable man, and I'll stay with you to the finish."

"Good!" said York. "I'll get Bancroft to go to your meeting and make an address. It may help some, for he's a rattling good talker when he gets warmed up."

The speech made by Bancroft at the meeting of the Retailers' Association was one long remembered in that district. Possibly it would have surprised the members to learn that they were organized for the sole purpose of listening to those vigorous and effective remarks, but that was the fact. York was a far-seeing young man, and at the beginning of his campaign he had decided that such an association would be a great convenience to him later. A man who would not dare to make an independent stand alone will throw his hat in the air and yell for aggressive action when he finds himself with others of the same mind. And there could be no doubt that the conditions were favorable for Bancroft: every man likes to manage his own business and every man will resent high-handed dictation—if he dares. Bancroft convinced these men that they dared. York, working in a roundabout way through Ballard and one or two others, had put them in a position where they were able to appreciate their strength, and it was a simple matter for Bancroft to do the rest. He talked of liberty, of imposition, of everything that stirs men's passions, and he was at some pains to see that his remarks reached the local papers and also went out through the Associated Press.



DRAWN BY F. R. GRUGER

"YOU SEE, WE'VE GOT YOU IN RATHER A TIGHT PLACE," YORK ADDED

Leeds afterward told Grafton confidentially that the effects of that speech were felt for fully two years, that it was made the basis of many editorials, and that it was constantly bobbing up in the most unexpected places at the most inopportune times. But when the news first reached him he simply grabbed a telegraph-blank and wired Grafton to "withdraw threat as gracefully as you can, and cut to fifty per cent. of list price." Leeds knew when he got hold of something that burned his fingers. He also knew that he could handle the retailers and jobbers of any district individually, but that he could not handle them in a body.

"It beats me," he told Kegley. "I've been up against a good many different propositions in this business, but these people are something new to my experience. They had us pretty nearly down and out at that meeting. We had to back up quick or York & Bancroft would have had the market to themselves. I don't see what they're driving at, but they certainly can't stand this gait very long."

"Have they met our last cut?" asked Kegley.

"I haven't heard yet," replied Leeds.

"Even if what York told Grafton is true," remarked Kegley thoughtfully, "they must have run out of the flour they got from Grimson with the mill by this time, and that means that they're beginning to lose money in large bunches. I have an idea they'll be trying to make terms with us before long. What do you think?"

"I've quit having ideas about those two fellows," returned Leeds. "There's no rule of business that seems to guide them; it's just plain insanity as near as I can make it out. They'll lose every cent they've got."

"And we'll hold the market," added Kegley, "but we'll pay a good price for it. I wonder if they'd take $100,000 cash for their little one-horse mill. That would let them out with a profit."

"Might try it," suggested Leeds.

"Go ahead," instructed Kegley.

Leeds wired Grafton, and Grafton's reply was not long delayed, but it proved even more mystifying than anything that had preceded it.

"York says price has now gone to $600,000, but he has failed to meet our last cut," Grafton telegraphed. "Quotes fifty-five per cent. of list price to our fifty."

"That's to hold us at fifty," Kegley asserted. "But why?"

Both Leeds and Kegley gave a good deal of time to an effort to answer that question, but it proved difficult. York & Bancroft could not do much business while Kegley flour sold below their price, but they seemed to be satisfied with the situation. At any rate, they made no further cut and no overtures of peace: they simply held the price steady at the losing figure. According to all rules of business they were the ones to make the next move—and they failed to make it.

"Well, if we can't guess the riddle," remarked Leeds when this extraordinary situation had continued for a little time, "we at least have the consolation of knowing that we're selling about all the flour that's sold in that territory."

"Which means," returned Kegley lugubriously, "that we're losing about all the money that's lost there. They've simply put us where we lose, and are holding us down to it. But why?"

The question still remaining unanswered, Kegley put his price up to fifty-five, "just to see what would happen." And he saw. York & Bancroft immediately dropped to fifty, which forced him back to that price. Thereupon they went to fifty-five again, and the situation was the same as before.

"I've been wondering," Kegley said whimsically, "whether we ever played a mean trick on either of those fellows. They act like men who are willing to pay a good price for the privilege of worrying us. For the life of me I can't see that they are getting anything out of this except the joy of seeing us lose money."

"And at the rate some of those people are stocking up," added Leeds, "we sha'n't be able to sell a pound of flour there for a year or so after we get the price back to a profitable basis. Everybody seems to be buying. I heard this morning that they'd taken about everything in sight at the branch mill, and they're drawing on us more heavily than ever before."

"Can't Grafton throw any light on the subject?"

"No. He's as puzzled as we are. He doesn't even know how much flour is going into that territory, for the orders are coming through a dozen different channels."

(Continued on Page 23)

AN AMIABLE TYRANT

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WASHINGTON, D.C.
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WASHINGTON, D.C.

JOSEPH G. CANNON DAVID B. HENDERSON THOMAS B. REED CHARLES F. CRISP

The Speaker and His Rule of Gag

By ALFRED HENRY LEWIS

THE Speaker, next to the President, is the most powerful engine of Government, and since force has always a fascination I have invested my afternoon in a consideration of Mr. Cannon as he went about the good-humored tyrannies of his place. Before I speak of that, however, I want to offer a correction which, unlike most of its sort, is one to give only pleasure in its making. In a recent letter, by the wrong word of a man who should have known, I was betrayed into saying that Mr. Smithmeyer — he of the Congressional Library — had passed to the other side. Mr. Smithmeyer, on the vivid contrary, is with us, hale and sound — a living, breathing fact upon which the public should be congratulated. The error I made shows how the swift rushing currents of but a little time will wash away even those things which it is wisdom to remember.

Something similar came off one evening in the Press Club. A journalist, busy with a news story, paused pen in hand to ask if Mr. Thurman, of the red bandanna, were alive or dead. There were present fifty gentlemen of the press whose business was to know and whose training had been to remember. And yet not one could say either yes or no to the question, albeit no more than five years had gone by since Mr. Thurman was a candidate for the Vice-Presidency. In the end the curious one wired his paper in Cincinnati and received the news that Mr. Thurman was then living in Columbus.

Nor is it the newspaper or professional memory alone which loses trace of folk who, having served mankind in high station, by choice or through a careless public ingratitude are retired to private and sometimes stony walks. Mark a recent general amazement when we read of the death of Mr. Foster. Most men believed him dead these years. And yet he was once Governor of a mighty State, and it is even now but a span beyond a decade since he ruled national finance as Mr. Harrison's Secretary of the Treasury.

When I arrived at the House this afternoon Mr. Williams, the leader of the Democracy, was verbally busy over Subig Bay. Mr. Williams heatedly resented the Republican proposal to fortify Subig Bay, and deduced therefrom a purpose to hold forever as our colonial dependency the Philippines. This last Mr. Williams seemed determined to regard as a tremendous tyranny.

Mr. Williams spoke feelingly of liberty, and said we had no natural or moral right to keep the Philippines beneath the heel of unjust domination. They should be given their freedom; they should be permitted the Heaven-granted right of self-government. In every scintillant respect Mr. Williams' speech would have set Faneuil Hall ablaze in the days of John Hancock of the signature. It was loud for freedom, and boldly replete of the claim that all men should govern themselves; also it displayed Mr. Williams as one with Mr. Hoar in a belief that it is the institution that makes the man, not man the institution, and that one has but to introduce among the Indians or the Hottentots the New England town meeting to make them Yankees instanter.

It is but fair to admit that Mr. Williams much pleased me with his abstractions. And yet they sounded strangely in my ears, coming as they did from Mr. Williams. Of course, the fortifying of Subig Bay does not mean that the Philippines are to be retained or cast loose, or, indeed, anything more than that a cautious naval policy aims at a coaling station in the Orient. But even though the fortifying of Subig Bay spelled eternal yoke and fetter for the Philippines, it falls upon men oddly when Mr. Williams storms against it. Mr. Williams is one who holds by the doctrine that the white race is the governing race. Particularly does he believe that a colored race is unfit for either art or part or lot in government. Now, the sun-browned people of the Philippines, as Mr. Williams must know, are not, man for man, on a mental level with the American darky. Also, they are far from white, being, indeed, a pernicious blend for the most part of Malay, Chinese and Spaniard. They could no more create or conduct a republic, taken as a whole people, than they could paint in water color, and know as little of liberal politics as of the liberal arts. In short, Mr. Williams' opposition to fortifying Subig Bay, or, rather, the reasons he advanced for it, struck me as ill-considered, and in opposition to certain positions touching the American darky which Mr. Williams has been ever prompt to take. I put this with a hope that Mr. Williams will amend his inconsistencies, and avoid on these questions of moment so flat a contradiction of himself.

A Republic Turned a Despotism

MR. WILLIAMS is from Mississippi. He was educated in Heidelberg; but since there are no dueling scars upon his face, and he owns no giant waist girth to tell of beer, he does not have a Heidelberg effect. He is continually keyed up, and the moment he sights a Republican becomes as alertly on edge as might a mongoose in the presence of a cobra. Mr. Williams sparkles and gleams, and wears withal the armor of an indomitable good humor. The latter, added to his courage, makes his chief element of strength. His lieutenant, Mr. De Armond, is precisely the reverse, being, while wise and of a sombre honesty, as pugnacious as a ferret and no more given to laughter than to mendacity.

As I glanced about I could not avoid the reflection that the House had diminished from the House of eight years ago, when one might have counted Mr. Reed talking bowie-knives; Mr. Crisp, cool and lucid as a spring; Mr. Hatch, of Anti-Option fame; Mr. Dingley urging tariff; Mr. Bland, of silver celebration; Mr. Holman beating back appropriations; Mr. Springer, of the carnationed lapel; Mr. Culberson, Solomon of the House; Mr. Breckenridge, who went ambassador to the Czar; Mr. Wilson, who became a Cabineteer; Mr. English, who wrote Ben Bolt; Mr. Kilgore, who kicked open doors in a spirit of liberty; and Mr. Martin — that white Indian of Texas — who blew out the gas and set his watch by the fare indicator in street cars. These strong ones were gone to their accounts, while Mr. Sayers and Mr. McMillan and Mr. Dockery had been called home to become Governors of their States, and Mr. Lodge and Mr. Bailey and Mr. Burrows had been sent to lucubrate in the Senate. What a thinning out of figures of power and remark! And so far as I might discover, the loss had been only partially made up.

The House, by the terms of the Constitution, was designed for a republic. It has become a despotism through its own long-ago concessions, selling its birthright for no one knows what attractive mess of pottage. The Speaker is the despot, with powers far in excess of those which appertain to nominal despots, such as Czars or Sultans, who in reality are allowed no more liberality of movement than has he who walks a tightrope. The Speaker, practically, is the entire House. No one may speak, nothing may occur, save by his grace. He could, if he would, put through the worst bill or defeat the best bill that the wit of man might imagine. Half of Congress lies always in the hollow of the Speaker's hand.

The Speaker's source of power is the rules, which take all from the members and give all to him. If, through some lack of foresight, the rules, in any specific instance, fail to carry forward the Speaker's design, then that potentate may cause the enactment of a special rule in support of that particular measure upon the adoption whereof he stands resolved. I state the truth broadly, as there is here no space to take up in detail the network of committee construction and, going over it mesh by mesh, show how in every contingency the Speaker is the true and sole and final fisherman to draw the seine of House events. To shift a simile, it is as though, for all its seeming complication of machinery, the House came to be no more than a flour mill, with the Speaker the dusty miller, settling what grist shall go into the hopper to be grindingly fretted into law between the stones. Tariffs, appropriations, all House things are under the Speaker's thumb; and though a certain list of favored members appear free to talk and vote and act, he who looks closely will see that they are merely the Speaker's agents, talking with his tongue, voting by his decision, acting through his strength.

"The folks who sent you here might just as well have writ a letter," observed a mountain member in the Legislature of Kentucky. The caustic one was speaking in scorn of a fellow-member who had not impressed him with his consequence.

The taunt might be flung with even justice in the face of every man on the House floor. As House destinies are presently directed — and it has been thus for over a decade — the Speaker, like Dundreary's bird, might better convene by himself, and so save the public those fortunes spent in mileage.

Each morning the Speaker brings into the House a list of what members he will recognize. No one goes upon that sacred roll until he has explained to the Speaker in private what he will talk about and when he will talk. The gavel plus the rules is a gag, and the Speaker can hold what member he will, for what period he pleases, as tongueless as the Sphinx. The best the unfortunate member may gather is permission to be fraudulent with "leave to print." I say "fraudulent," as "leave to print" authorizes a member to pretend falsely that he made a speech which he never made, was overwhelmed by applause he did not receive, that swept down in thunderous peals during moments utterly silent, from crowded galleries as empty as a church.

Now, when it has been settled that the House is a despotism, it will occur to fair minds that perhaps a despotism is not a bad government when the despot is a good fellow. The reigning House Caligula is the easy-going Mr. Cannon; the three amiable tyrants who in procession preceded him were Mr. Crisp, Mr. Reed and Mr. Henderson. Mr. Cannon, Mr. Reed and Mr. Crisp were made Speakers for their merits. Mr. Henderson was made Speaker by the merits of the then Administration.

Mr. Cannon, besides being wise and honest, is an adept of genial intrigue. His velvet tyranny is the least onerous the House has known. He permits Mr. Williams, as the war chief of the Democracy, to settle what committee places his followers shall hold. His predecessors were not so lenient: they placed the opposition wherever they saw fit, generally where they would be of no particular use to the science of legislation.

Of the quartet named, Mr. Reed was the biggest personality, with Mr. Crisp next, and Mr. Henderson at the foot of the class. There was something oceanic about Mr. Reed. Besides a certain saltiness of wit, he was both deep and wide; and though in times of storm he would strew the beach with shattered Democrats, he had other moments of shimmering placidity. When his temper ran smoothly Mr Reed was prone to good-humored acidities like unto the pleasant sours of a lime

Mr. Crisp had no original humor, although he laughed heartily at the fun of other men. Mr. Reed was a wit as much as any Sheridan or any Hook. Mr. Cannon's humor lies in his manner rather than in what he says. Mr. Henderson could be funny, but was hampered by being Scotch

Mr. Henderson was bitterly the partisan in a noisy, overbearing way. Mr. Reed was even more bitterly the partisan than Mr. Henderson, but there showed this difference—a difference that helped to make the greatness of Mr. Reed Mr. Reed became bitterly partisan only when his party was right. As corollary, hundreds fought with Mr. Reed with only one to hate him, while hundreds hated Mr. Henderson who never met him in the lists

As a Caligula of dominations, Mr. Reed gained in his day an iron advertisement. That was because Mr. Reed had a House majority of no more than seven, and must be like granite if Republicanism were to control. Though Democrats made a wonderful uproar, they never in their souls blamed Mr. Reed for any despotisms, knowing they would have done the same.

The House, though a despotism, delights in any small harmlessness that may offer the notion of a republic. It would have the onlooker think it is free. Also, it would prevent hysteria on the parts of obscure members who, too long silent beneath the smother of the rules, might with the last word turn desperate and do—verbally—no man knows what. Wherefore, an escape valve to carry off the gases of an undesired oratory is arranged under the five-minute rule.

The five-minute rule provides a field day for small-fry statesmen. Mr. Crisp had a wicked habit, under this rule, of granting the floor to Republicans who, for the frenzy, not to say the illicit character, of their eloquence were alarming to Mr. Reed. The latter, as leader of the minority, would evolve policies of support and of assault as this or that measure came before the House. These misguided ones were sure to wade through the plans of their chief like a cow through a flower garden. Mr. Reed had a horror of such, and of none more than of Mr. Pickler.

Out in Mr Pickler's Western wind-swept State grows a vegetable of tremendous uselessness. It shoots up a couple of feet with a spread to its stalky branches of half its height In the autumn this weed becomes as dead and dry and juiceless as a speech by Mr. Hale. It snaps off at the base, and then its rambles begin. It will go tumbling across the prairie before the toe of the wind, and has been known to travel twenty miles and return between dark and dark. The natives name it the tumbleweed.

Mr. Pickler, who was so fruitful of shudders to Mr. Reed, was a plain tumbleweed of politics. He would go hither and yon with every puff of opportunity. Mr. Crisp under the five-minute rule was wont to recognize the terrifying Mr. Pickler, to the glee of Democrats and the disgust of Mr. Reed.

On one harrowing occasion, when Mr. Pickler had laid waste his party in a dozen painful ways, Mr. Reed was fairly driven from the House. As he passed Mr. Sayres he said with a heartfelt sigh:

"Major, I never understood the scope of the scriptural phrase, 'A wild ass's colt,' until that man Pickler came to Congress."

Mr. Cannon might in justice be deemed the sleightiest politician of the four. That may arise from the greater perils he has faced. No one could defeat Mr. Crisp in Georgia; no one tried. The same was true of Mr. Reed in Maine; for, though he lived at feud with Mr. Blaine and Mr. Frye and Mr Hale, his own tribe on that same argument came the more stoutly to his back

Now, in Mr. Cannon's country politics is not an exact science. No one can foretell results. On your day of highest security Satan may be crouching behind the hedge to play you a trick. Frequently he is. Wherefore, Mr. Cannon made it his practice personally to consult with every doubtful man Jack of his constituents whenever he went home. And on his return to Washington he would begin to give him what mental healers style absent treatment, by means of a postal hailstorm of documents, garden seeds and horse books.

As displaying the election craft of Mr. Cannon a story is told. Mr. Cannon, whose region swarms with farmers, would make out a roster of those whom he ought to see. These were either Democrats, or Republicans whose loyalty to Mr. Cannon had suffered a wrench. Taking it township by township, Mr. Cannon would visit those political uncertainties He carried as his companion a rustic who was broad-chested and taught in arts of the farm. Mr. Cannon would find his man afield, busy with scythe or plow. At the cheery hint of Mr. Cannon his sturdy companion took the farmer's place in swath or furrow; whereat the emancipated one would repair with Mr. Cannon to the shade of a tree.

The farmer, under the restful circumstances, never minded the loss of his time. Mr. Cannon was welcome to whatever space was required to show that the safety of the nation demanded his return. Having driven the nail, Mr. Cannon would clinch it in cases where the farmer had a watch by asking the hour and setting his own particular timepiece with the farmer's. This last piece of deference was never known to fail, and Mr. Cannon drove off in his carry-all the stronger by another vote

Mr. Crisp, Mr. Reed and Mr. Henderson as Speakers were poor men without a dollar; Mr. Cannon is many thousands short of being rich. The three were, and Mr. Cannon is, of an obdurate, insatiable integrity. Wherefore, although individuals have been stifled, no harm has come to the public from this gavel tyranny which rules the House. But there is another side to the shield. What if, in the accident of House ignorance and as parcel of a plot, some dishonest man, some splendid hypocrite, were lifted to a Speakership? Thus it might come to pass. And if it did, my word for it, that dishonest Speaker would clap a mortgage on the nation it might ask a century to wipe out.

Little Miss Bauermeister

By William Armstrong

NONE in the array of singers before the public, either in America or England, is a more familiar figure than Miss Bauermeister—little Miss Bauermeister, as we generally distinguish her The other day she said good-by to us at the Metropolitan Opera House in New York; in a little while she will have made her farewells at Covent Garden in London, and the musical world will have seen the last of her behind the footlights

Her long career began in concert when she was nine and in opera at thirteen, in the days of the great Titiens and the golden prime of Madame Patti; she sang in the cast with Mr. Jean de Reszke when he was a slim young baritone, and coached Madame Nordica in her beginnings in the rôle of Carmen. Of these singers, and so many more whom she has seen blossom from embryo to celebrity, she has a gay stock of reminiscence.

The rôles that she has sung number well into the hundreds; now, with more free time ahead of her, she may some day count up just how many she has done—they are so numerous that offhand she cannot recall them all. The performances that she has saved and the audiences that she has spared disappointment would make a list as long as Leporello's, for she knows not only her own music but that of every other part in the cast. Her record in this direction was the singing of three rôles in a single performance of The Magic Flute at Covent Garden, where canvas dressing-rooms were improvised in the wings to enable her to make costume changes quickly enough. So often has she sprung into the breach to save a performance endangered by a sudden attack of illness or of temper that it was once said that should the conductor be stricken Miss Bauermeister could step over the footlights and pick up his baton.

MISS BAUERMEISTER

Really, it would almost seem that she was capable even of this, for not only has she effectively substituted, but held a green and shivering cast together as she moved with apparent unpremeditation from one side of the stage to the other to prompt a blank-brained queen or drag an unsteady-legged page up to the throne to make delayed obeisance.

In all these years, which goes almost without saying, she has saved thousands of dollars to the managements under whose directions she has sung. She retires poor from the stage where she has so valiantly served, and now she will begin life all over again as a teacher, for her career has been one of self-sacrifice, and that, perhaps, is the bravest part of her story.

"It seems a long time since I began to sing," she said in speaking of the career to which she was about to bid good-by; "but I want you to understand this very distinctly: I am not so old as people think me, although I have been before the public for so many years. This beginning early is a great mistake that none should make, and I would advise every young girl against it. If you start early people say in a little while, 'Oh, I heard her years ago!' even though one may be in the flush of youth. Wait until you are good and ready, then start out, not before.

"At nine I began as a child singer in concert, and I had to keep it up, for the money was needed—there were so many of us at home. At thirteen I sang the Queen in Huguenots at Covent Garden. When I got to the stage entrance that night there stood Colonel Mapleson and some of his aides in a fever of quandary The Queen of the cast was ill

"'You must sing it,' they said.

"'But I can't.'

"'You must: you know the music.'

"That has always been the trouble with me—that knowing the music

"The minutes were going by: the public was waiting. They promised me everything if only I would sing. When it came to a mention of wearing all the Queen's jewels I succumbed. But the fixing of the costume was not so easy a matter. When I tell you that the Queen's gown was made for a woman as big as Edouard de Reszke, and you know I am not five feet tall, you will understand it

"The skirt was pinned up all around, but the girdle refused to stay fixed, and trailed between my feet every other moment like a militiaman's sword. The biggest wig in the place was put on my head, to make a cushion vast enough to hold Madame Titiens' crown, which she kindly loaned me

"When Sir Michael Costa heard that the Colonel had assigned me to sing he refused to conduct. Finally they got him into his chair, and the curtain went up. When I began he was so surprised to find that I really did know the music that he put down his baton and looked at me wonderingly. And I did not make a single mistake in that big first air.

"But we had to serve an apprenticeship in those days and begin at the foot of things, carrying on a letter or something like that. For three-quarters of an hour at a time has Madame Titiens kept me standing before her until I courtesied to suit her as a lady of honor in Huguenots, and she didn't hesitate at slapping me when things went wrong

"If I did not sing a phrase properly Bevignani, Randegger and Madame Rudersdorf, Mr. Richard Mansfield's mother, would all quarrel among themselves as to the way it should be done, and I have had to sing the high B flat in the first big aria in Sonnambula over and over again until my throat fairly split, when, at last, they were suited. Everybody was terribly in earnest and wrapped up in his work. But it was the mill that did good. Now I see young ladies at the Metropolitan attempting all manner of tasks without a tremor. Perhaps they think that they can shake things out of their elbows. It is beautiful of them to be able to do it, but many a time have I heard Jean de Reszke groaning out loud from nervousness as he ran the scale on the way downstairs from his dressing-room.

"In those Mapleson days Emma Abbott gave us a spice of the humorous.

"'Poor Emma Abbott!' Why do you say 'Poor Emma Abbott?'

"She is dead? When did she die? When you were a boy? Really, that must be—but, without being impolite, it may be, as you say, some time ago. That comes of not reading the papers. But, you see, I used to buy too many. Once I bought five dollars' worth in four weeks to see what they had to say about the opera. At the end of each month I made out a list of what I had spent and sent it to my people with what I had left. That month my father wrote back. 'Five dollars for newspapers! Matilda, are you going into a new business?'

"After that I stopped reading.

"But, really, we did have a time with Emma Abbott. She wouldn't sing in one opera because the prima-donna part was naughty, and she wouldn't sing in another for the same reason. Colonel Mapleson said to me, 'For goodness' sake, get that woman on another tack.'

"So I said to her, 'My dear, that's the way with them in the librettos, which was their fault, not yours.'

"Then she altered some of the words and sang them her own way. Wasn't that the right thing to do?

"When Madame Patti was appearing with us she would never sing the top notes in the ensemble because it was hard on her voice—that is one reason why she so wonderfully preserved it—and I had to sing them for her

"One night in Chicago I had a fearful cold, and my high C was a croak, but I couldn't help that. I had to give the diva's high notes in the ensemble. Mr. Nicolini, in a frightful rage, came to my dressing-room and said that the next day the critics would print that his wife's voice was failing. And they did. But she, herself, was sweet and lovely to me about it, for she knew how it happened.

"Colonel Mapleson was frequently owing us. I hated to ask him for my salary, but one day I had to, for he had paid me nothing for six weeks. 'Colonel, really I must have some money,' I said, 'for I've nothing to get to-morrow's dinner with.'

"'Certainly, dear child,' he answered—and his manner could be so benign—'certainly. I have just ten shillings left—take five of them.'

"'No,' I answered; 'if you have only ten keep them all.'

"At that moment five boxes of strawberries that he had ordered were delivered, and goodness knows what strawberries cost at that season

"When Jean de Reszke first sang in London he was a baritone, though he always had a very high voice, and appeared in such rôles as the Count in The Marriage of Figaro. Presently he disappeared for some years and suddenly came back as a tenor. He always had an eye on his brother Edouard to keep him down to study. Sometimes I have heard him say, 'Edouard, you sang like a pig to-night.' And Edouard, big-hearted, sunny, calm of temper as a butterfly, would smile beamingly at Jean and answer, 'So did you.'

"You should have seen them dance a double clog and sing We're Two Happy Irish Boys. There could never have well been anything funnier. Their comedy was hilarious.

"Madame Nordica, in the days of her beginnings—I don't think she would mind my telling it—coached with me for Carmen and Traviata. How she has worked and studied! A good woman, gracious and charming always, and a splendid artist. Often I have sat in the wings listening and learning from her. At one time there was something wrong with my attack, and I did not know what it was. You know how it is sometimes with a singer. 'I'll show you what it is,' she said one day to me, and in a few minutes my voice sounded as it should.

"When I would go up on the fall of the curtain to congratulate her she would exclaim, 'Here comes Matilda! Now I know it is all right.' She knew that I would slip away if things were not all right, and that I never said a thing unless I really meant it.

"Madame Melba I always call a diamond in the rough. If she likes you she is as true as steel, and if she does not it takes a very short time for you to discover the fact. The other day something very unfortunate was attributed to me in an interview. I was printed as saying; 'Madame Melba's début? Oh, that took place so long ago that I have forgotten it!' But I did not say it, for it only took place about fifteen years ago. When she sees me she will say, 'What inspired you to make that statement?' Now, how am I going to fix that with her?

"The old days were beautiful ones with all those great artists in the cast—Melba, Nordica, Eames, Plançon and the De Reszkes. And they were like one family, not a tinge of jealousy. Each had his own place, and there was no anxiety about the holding of it.

"Those were great occasions to us when we went down to Windsor to give performances before Queen Victoria, but I give you my word we were all scared at the prospect. Even big Edouard shivered, and I was always ill the day before from sheer stage-fright. The scenery and properties were sent on ahead and set up in the Waterloo Chamber, where operatic presentations were given at the Castle. Tea was served to us in a private apartment paneled with blue satin and gold. By nine we were ready and the court in their places, when the Queen, announced by an equerry, entered, leaning on the arm of an Indian servant. Then the orchestra, all standing, played God Save the Queen, and I shivered more than ever. When she was pleased during the performance she tapped with her fan, otherwise none dared applaud. After the opera she sent for the favorite artists to come to her reception, and had a word for each in his own language, for she spoke German, French and Italian fluently and in a beautiful soft voice. To enter her presence was to feel that she was a Queen.

"The Princess Christian gave us the presents from her before we left for London, and in a beautiful, simple fashion. I remember the last time I sang there I received her photograph in a silver frame. The Princess handed it to me, saying, 'My mother thought that you would like this.'

"The Queen was so popular that every one wondered how King Edward would fare in general esteem as her successor. But his tact and thoughtfulness won him an instant hold on general affection. Toward singers he is always charming, and never forgets to send some kind message to them during the performances at Covent Garden, which he rarely misses, though he sometimes skips Wagner.

"Let me tell you one of the tenderest recollections in all my life on the stage—it is of Sir Augustus Harris. He was often at our house when he was a poor young man. Just before he put on his first play he came one day to ask me to invest some money in it. But I hadn't any, which was not so uncommon as the opportunity I lost, for the investment would have been the stepping-stone to fortune, as he made a great success.

"The recollection that I meant to tell, though, was of my first season at the opera with him. On the second of May my youngest brother, who was my darling, died. I had no money to bury him, and not knowing where to turn I wrote to Sir Augustus and asked whether he would let me have my first week's salary in advance. He sent me a blank check signed, and told me to fill it out for any amount that I needed. And I hadn't sung a note of my engagement.

"For sixteen years I have trotted back to America, and I shall trot back again. Is not that proof that I love it?

"In all that time I have sung little parts. If I had been able to study in my early years instead of being obliged to work constantly I might have done more, for as a girl my voice had a beautiful timbre. As it was, in all the great performances where I have sung my little rôles I have heard the tremendous applause and thought, 'Matilda, there is not one hand for you.' If some kind hearts will say 'That little woman didn't live in vain,' that will be my reward

"I had hoped to end my life teaching the youngsters for nothing, for I know what struggle means in youth; but if one has saved nothing, how can one? Some I shall have to charge, but some, as many as I can, I shall teach just for the love of it.

"I shouldn't?

"Why not?

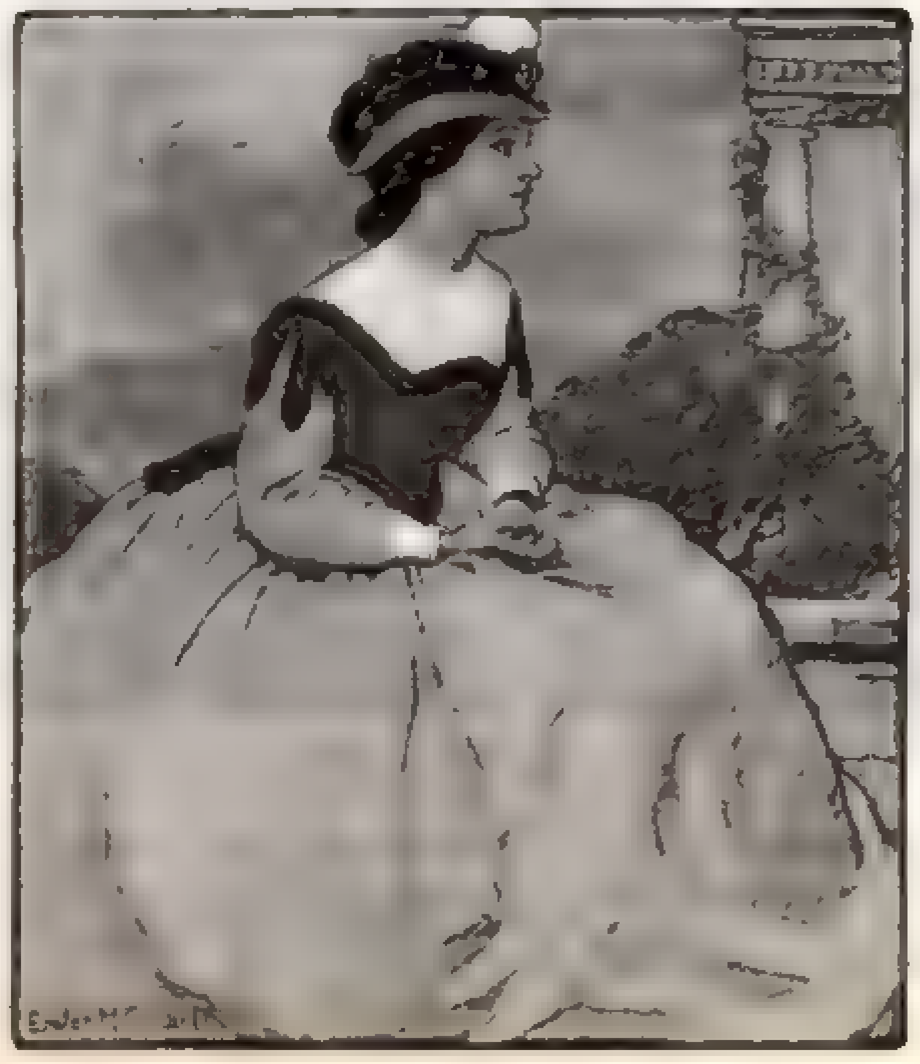
"If you can't do a little kindness in life what is the good of living?"

THE "LADY'S BOOK"

BY JOSEPH C. LINCOLN

I wonder if you used to have a stiff old settin'-room like ours,
With home-made mats all braided round a carpet centre gay with flowers;
I wonder if it had a stove, a big old "airtight" hot and black,
A haircloth lounge, and rockin' chairs each with a "tidy" on the back,
A centre-table, and a lamp that had a fancy paper shade
And threw its light down on the place where jest a few worn books was laid;
And, most of all, I wonder if—the same as mine—your mother took
That queer, old-fashioned magazine they used to call the "Lady's Book."

The "Lady's Book"—the new one laid upon the table all the while,
And in the closet on the shelf they kept the old ones in a pile.
Your father didn't read it much; the County News was his delight;
But say! your sister and your ma, *they* used to read it every night,
And turn the pages one by one, and talk about a dress or hat,
And how that skirt had best be cut, and whether this looked well with that;
While you might take the old ones down from off of that high closet shelf
And curl up in the rockin' chair and look at pictures by yourself.



And can't you see those pictures now? Those fashion-plates with skies so blue
And grass and trees so green they looked as if they'd jest been painted new,
And posy beds, and marble steps with ladies goin' up and down,
Each with the littlest waist and feet, but wearin'—Moses! what a gown!
With flounces and with hoops and things a-spreadin' out until they made
The women seem jest like a lot of satin haystacks on parade.
And each one wore a "waterfall" and had a toadstool parasol,
And when there was a child it looked just like a painted chiny doll.

The "Lady's Book"—the readin' part is all forgot and slipped away,
But those old pictures are, to me, as bright and fresh and plain as day
The men with loud plaid pantaloons and figured vests and canes and rings,
The young girls' hats tipped down in front, and all the other funny things.
They're part of that old settin'-room and of the nights that used to be,
And when you git a-dreamin' dreams I wonder if you, too, can see
A little tow-haired shaver curled in some big rockin' chair to look
At those gay-colored fashion-plates they printed in the "Lady's Book."

Sequil, or Things Whitch Aint Finished in the First

By Henry A. Shute

Author of The Real Diary of a Real Boy

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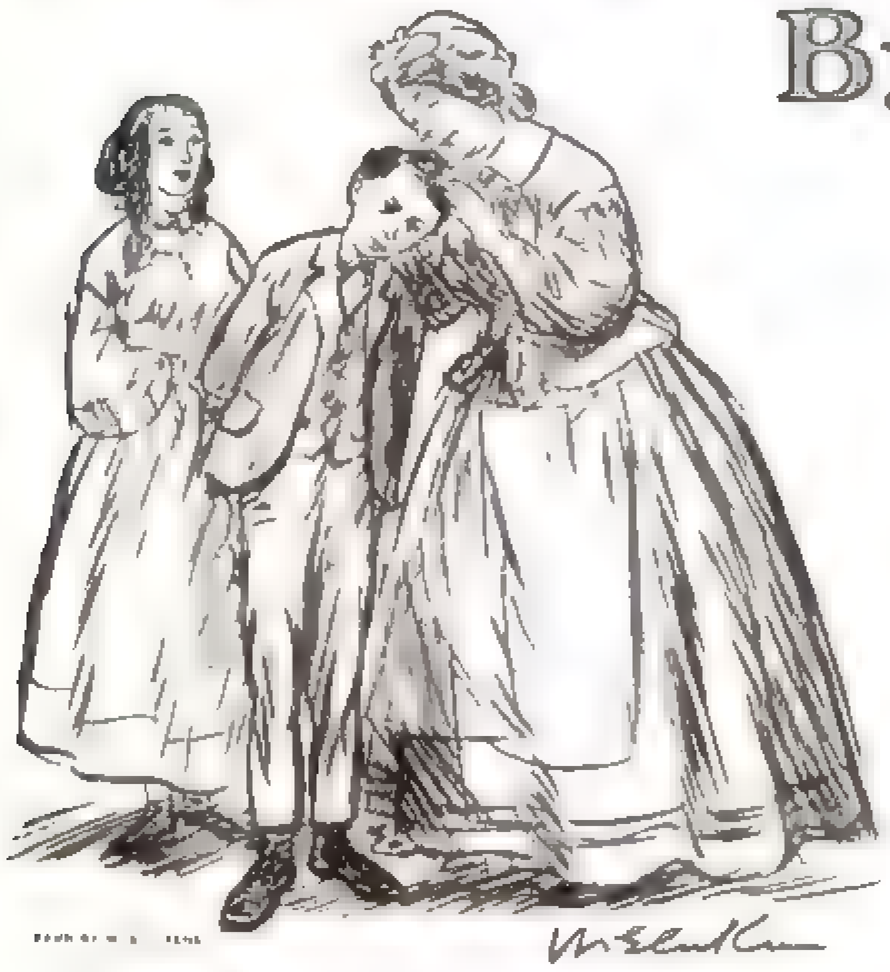
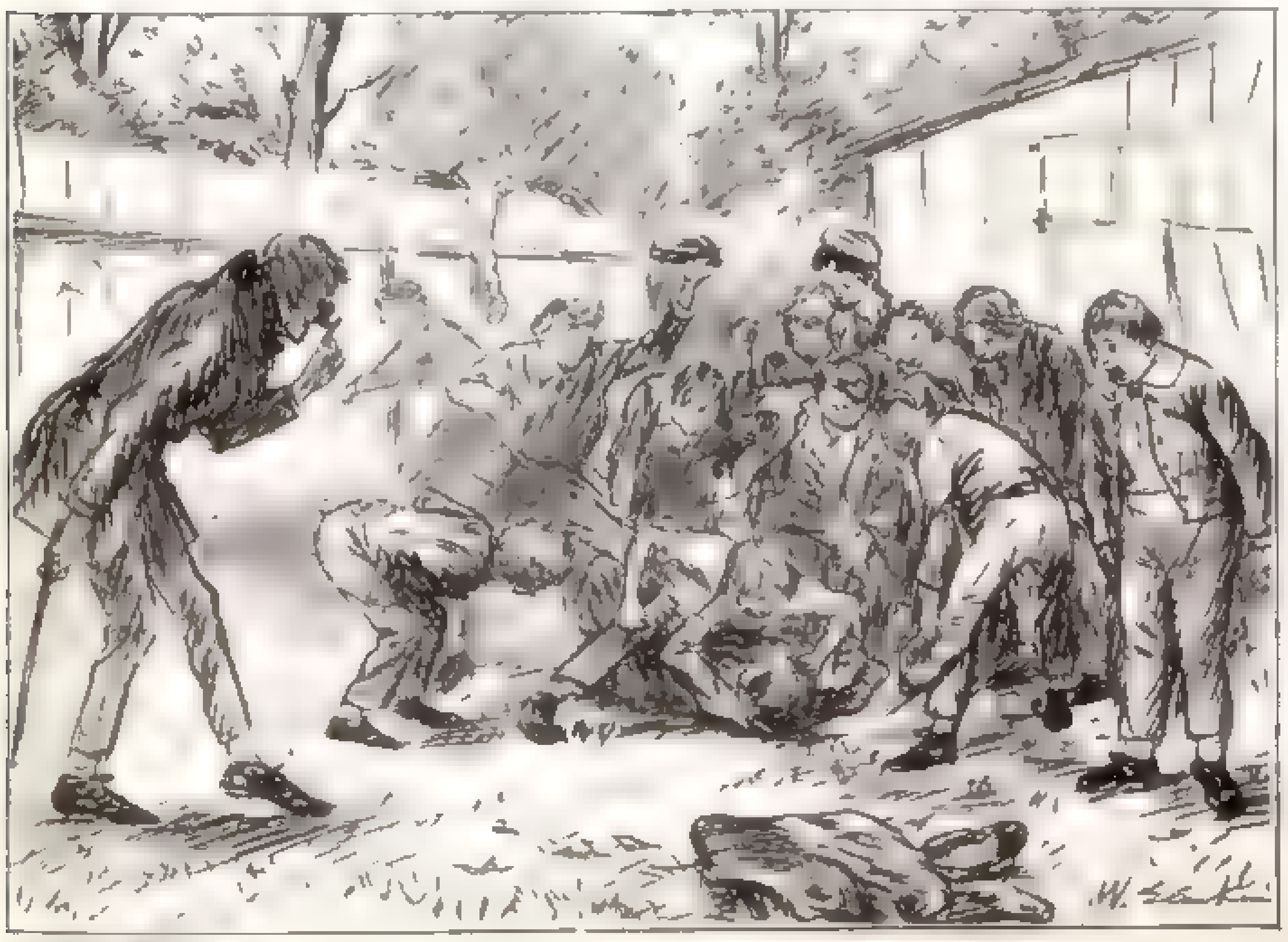


THEY ALL TOOK TURNS IN SMELING OF MY HEAD

SEPT. 29, 186— Brite and fair. At school today Scotty Briggam jumped over the fence to get the football and fell on his arm and broke it, and then he went home and came back before school was out with some shingles tied on his arm. Scotty has got some spunk, but I gess Tady Finton can lick him now. Old Francis said 2 axidents in 2 days was two mutch and we mustent play football enny more. so at recess we go behind the schoolhouse and have fites. Gran Miller and Ben Rundlet had a good fite, and tomorrow Plug Atherton and Diddly Colket are going to have a fite. it is most as much fun to see fites as to play football.

SEPT. 30, 186— Brite and fair. we cant have enny more fites. at recess today Plug and Diddly had the best fite i ever saw. they fit all recess and none of us heard the bell and Plug had Diddly down and we were all hollering, paist him Plug and hit him Diddly when old Francis came round the corner and grabed Plug and Diddly. i tell you we all went into school lively and old Francis made Plug and Diddly stand on the platform all the rest of the day with their arms round each others necks and we dident have enny recess in the afternoon. it is pretty tuf. we cant play one old cat because old Polly Smith makes a fuss when the ball goes over her fence and we cant play football because Scotty broke his arm and Whack got stunted, and we cant fite becaus it is rong to fite. we might jest as well be girls and roll hoop.



WHEN OLD FRANCIS CAME ROUND THE CORNER

SEPT. 31, 186— father has got a new pair of kip boots. rany.

SEPT. 32, 186— No i ment Oct. 2. yesterday was Oct. 1, and i got it Sept 31 went down to Henry Youngs tonite and had my hair cut he put some auful nise smeling oil on and when i got home they all took turns in smeling of my head.

OCT. 3, 186— i went to Church. Pile Woods sister played the organ she is going to play all time now.

Oct. 4, 186— brite and fair today and yesterday. it was so hot today that me and Chick Chickering went in swiming, the water was cold as time, and we jest ducked our heads and come out lively.

OCT. 5, 186— nothing today. brite and fair. they hasent been enny fites at school for the longest while.

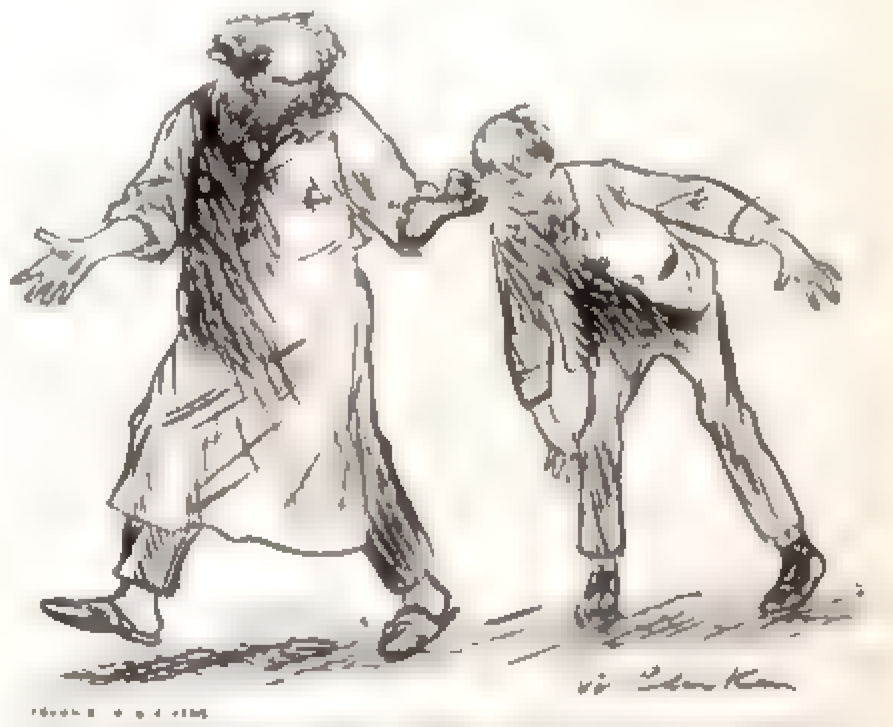
OCT. 6, 186— Keene and Cele has got some new balmoral skirts. they feel prety big.

OCT. 7, 186— Charles Talor was down to the house tonite and kept us all laffing to hear him tell stories about father and Gim Melcher.

OCT. 8, 186— brite and fair. tomorow me and Beany are going to wirk for Mister Hirvey making ice creem. he is going to give us some and some creem cakes. i missed in school today.

OCT. 9, 186— Brite and fair. i gess i shant forget today very soon. this afternoon we went over to Mister Hirveys and we wirked a long time making ice creem by turning the handles of the buckets and choping up the ice. after we got done he let us come into his saloon and we had 2 big glasses of pink and yellow mixed and some creemcakes. well after we had et it Beany said less put some pepersass into the rest of the creemcakes. so we did and then we went out and peeked through the window. bimeby a man came in and set down and we saw Mister Hirvey bring in some icecreem and some creemcakes. well we kept peeking and the feller et one creemcake and we heard him say to Mister Hirvey that they were the best creemcakes he ever et, and then he took another and took a hog bite out of it and then he jumped up and his eyes bugged out and he spit it out and begun to swear and drink water and stamp round, and Mister Hirvey said what is the matter and the man spit some more and swore and said they was helfire in the creemcake, and Mister Hirvey looked into it and said some one has put pepersass into it and i bet i know who did it. when i heard him say that i ran round the corner, but Beany waited two long and Mister Hirvey saw him peeking in the window and came out lively. well Beany he ran down into Toles yard as tite as he could go and Mister Hirvey came hipering after him with his white apron on, i dident know he cood run so fast. bimeby he came back holding Beany by the ear. Beany he wood try to hold back until his ear nearly puled of and then he wood come along. well Mister Hirvey snaiked him rite into his saloon and said, did you put that pepersass into my creemcakes, and Beany he said he dident, and Mister Hirvey said i dont want enny lying, and said that Beany and the long leged Shute boy were the last ones in the place and that one of us did it. and Beany he said he dident and he saw me with the pepersass bottel in my hand and Mister Hirvey he said now you have got to eat that creemcake or take a good licking and he took his cane, and held Beany by the coller and said 1 and Beany dident eat it, and then he said 2 and Beany dident eat it and then he said 3 and he hit Beany a auful whack over the legs and Beany hollered like time and held on to his legs, and then Mister Hirvey he said 1 again and Beany dident eat it and he said 2 and Beany dident eat it and jest as he said 3 Beany he grabed it and took a bite and tride to swaller it and i thought i shood die to see him, he spit and clawed at his mouth and he howled and jumped up and down and then he ran over to Charles Toles pump and rensed his mouth and drank out of the horse troth and Mister Hirvey and the man like to dide laffing. i waited till they went in and then i went over to see Beany and when i asked him how he liked the creemcake he said i was a long leged puke.

OCT. 10, 186— Sunday again. brite and fair it never ranes sunday. father went to church today. he woodent have gone if Keene and Cele hadent been going to sing a duet. i dident want to go becaus i was afraid they wood brake down, but father he said i had got to go and so i went. old mister Blake who sets rite behind us droped his himm book and had to bend way over to pick it up when he set up he hit his bald head a feerful bump agenst the book rack. i nearly laffed out loud and had to hold on to my mouth.



BIMEBY HE CAME BACK HOLDING BEANY BY THE EAR

OCT. 11, 186— J. Albert Clark is teeching Keene and Cele a new tune. Keene sings the treble and Cele sings the alto. it is there is a bank where on the wild time growa. at supper tonite i asked what wild time was and aunt Sarah said it must be what father and Gim Melcher used to have.

OCT. 12, 186— the wind blows feerful. father wants me to lern to sing a tune with Keene and Cele. i dident want to but he said i had got to, so we tried it, and i sung it rong every time. i sung it jest enuf rong to make you feel crepey in your back, and father said if you cant sing better then that you had better shet up. so i shet up.

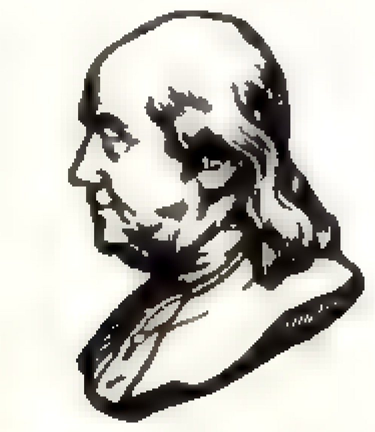
OCT. 13, 186— clowdy but no rane. Georgie has lerned a new tune. it is i wood i were a fary queen. we are going to have the minister to supper.

OCT. 14, 186— rany and windy. father dident want to have the minister to supper. he said to mother, what in thunder do you want a minister for, and mother said, we must have him becaus he will think it very queer if we dont, only you must be careful not to say or do ennything queer, and father he said he wood keep his eye peeled.

OCT. 15, 186— still rany, my throte is beter. we are going to have chicking for supper when the minister comes. mother and aunt Sarah wirked all day making pies and cake. then mother let me lite a paper and hold the chickings over it to burn of the little fethers and hairs i like it becaus it smels like thanksgiving only i burnt my hand and it smelt jest like the chicking but i dident like that you bet.

(TO BE CONTINUED)

THE SATURDAY EVENING POST



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Poor Richard Junior's Philosophy

¶A city full of hope is always full of hustle.

¶Man finds life good until he begins to inquire if it is worth living.

¶The unhappiest man is the pessimist who has to admit that he is pleased.

¶If every man wrote his own epitaph cemeteries would not be so monotonous

¶It is a little sad to think of a Presidential year without an Ohio man on either ticket.

¶A real merger is only for two souls with but a single thought. Corporations have no souls.

¶Those who live in divorce houses should be careful how they throw stones at the Mormons.

¶In the Far Eastern situation the United States should continue to occupy a Far Western position.

¶Old King Canute tried to sweep back the waves, but he never thought of cornering wheat, corn or cotton.

¶If all those irrigation promises in the Far West are realized there will be a surplus of everything in America but figures of speech

¶It has been very hard for the war correspondents in the Far East to live up to their advance notices. A man with a story and no cable, 15,000 miles from home, is the whole cast of a heart-breaking tragedy.

The Swing of the Pendulum

IN ALL democracies—and that means ours, too—the tendency is for the pendulum to swing from class government to mass government and back again.

We have had three such experiences

First, the class government with which we started, an inheritance from colonial days, was upset and dashed to pieces by Jefferson amid shrieks of fright and horror from all the highly educated and highly prosperous. Second, the oligarchy which gradually grew up, with the United States Bank as its most conspicuous centre, was cast down and out by wild and woolly Andrew Jackson, and there again were heard the awful outcries from "everybody who was anybody." Third, the independent small farmers and free artisans, under the leadership of the sometime railsplitter and always socially "impossible person," A. Lincoln, flung to the winds the aristocracy erected in South and North upon the holding of slaves and the working up and selling of the products of slave labor, and again the "old families" and the "leaders of society" thought the end of the world and the beginning of chaos had arrived

And now, once more, we have a rapidly forming class government, with most of the prosperous and highly comfortable people either in it or associated with it and in sympathy or at least not opposed. Just how and just when the balance will begin to be restored who can say? But those who know history know that the pendulum must sooner or later swing back, as it did with Jefferson, as it did with Jackson, as it began to do with Lincoln, and would have done then but for the fact of the war. Violence always defeats democracy.

Women Killed with Kindness

EVERY once in a while some man—not always a bachelor—bursts out against the American woman, denouncing her as extravagant, incompetent, lazy and supercilious; and from the male side of the house there arises a timid murmur that does not sound like dissent

Perhaps if one were not so completely dazzled by the all conquering charm of the American woman one might be able to see faults in her. If there are faults—and the women will please note that "if"—is it to be wondered at? Until very recently, in most parts of this country the men outnumbered the women, and any scientist will tell you what is the inevitable result of that disproportion. The women are sure to be spoiled if the thronging males can spoil them by flattery and adoration. But the balance is rapidly adjusting, even in the large cities. And when the women outnumber the men, as they presently will, such faults in them as may come from their naturally exaggerated notion of their importance in the scheme of things will tend to disappear.

Conscience and Curiosity

WHATEVER other results there may be from the anti-Mormon crusade at Washington, certain it is that Mormonism has had a vast amount of free advertising, and a lively curiosity about it has been planted in the minds of thousands who are ill informed and therefore easily led to strange altars.

Many are the instances in history of the utter extirpation of "heresies," religious, political and what not, by vigorous attack upon them. Many, also, are the instances of "heresies" propagated by means of vigorous attack that was in reality mere advertising. And so, when one ardently believes that a certain doctrine or set of doctrines is wrong and evil, one is in a quandary. Usually, where the "heresy" is against the whole spirit and movement of one's time it can safely be let alone—it will wither and die of itself.

Many a small thing has been made large by having its importance exaggerated by its opponents.

A Convenient Bimetallic Dollar

THE probable, or even possible, contagion which lurks in the carriage of disease germs by the one-dollar and two-dollar bills and by banknotes puts a new element into the currency question, altogether aside from the banking questions which have had the attention of Congress for so many years. The small bills which enter so largely into all the retail business of the land are the dangerous vehicles for the transmission of poisonous bacteria. They go into every one's hands and are never cleansed until they are sufficiently worn to be returned to their source and destroyed. They circulate amongst those classes which are least careful of personal cleanliness. If they can be abolished and a popular coin substituted for them at least one apparent danger will be avoided; and if the substituted coin shall prove itself an attractive medium for retail trade the bursting vaults of the United States Treasury can be relieved at once.

Careful inquiry shows that this may probably be accomplished. It seems that gold and silver may be alloyed to produce what some of the ancients got from their mines and called "electron" because it had the color of amber. They did not have the means or the inclination to separate the silver from the gold. It seems, too, that when alloyed the mixture is much harder than either pure silver or pure gold, and that the cost of separating the constituents of coins of these materials would tend to keep them out of the melting-pot of the gold and silver smiths. It would also prevent their exportation for recoinage, and to that extent insure their constantly increasing circulation at home.

The formula for the mixture of the metals in such a coin seems simple enough. If the weight be, say, 146 grains troy—the mean between the present quarter and half dollar—about 126¾ grains of silver would make 15 cents value and 19¼ grains of gold would make 85 cents value. The coin of that mintage would, therefore, be full value and would be sufficiently smaller in diameter than the half dollar, if of the same thickness, and larger than the quarter, to be readily distinguishable from both. The half dollar might be abolished with advantage when a popular dollar is established.

If the fluctuations in the price of silver should at any time increase or diminish the intrinsic value of the outstanding coin it would require a change of 20 cents per ounce of silver to make a change of 5 cents in the value of the coin, and by the same formula that value could be readily adjusted at the mint and the proportions announced for the information of the banking and trading public—and this without changing the size and weight of the coin to any perceptible extent. The difference in weight would be only the inappreciable difference between the specific gravities of the small amounts of gold or silver required merely to adjust the bullion par of the coin

This matter was once brought up in Congress by Alexander H. Stephens, then chairman of the Committee on Coinage, Weights and Measures, but the Civil War interrupted its consideration. If it will now assist to abolish the small bills which carry contagion, and at the same time put to its proper use the 15,000 tons of silver lying in the Treasury vaults, it will accomplish a genuine reform of the currency, to that extent at least. It will give the people a handy dollar of full value

Toward the Coming Day

IT WAS a notable tribute that President Eliot received from the nine thousand Harvard men whose autographs filled two immense volumes, notable for its grace of expression and its evident sincerity. Take a single sentence: "With prophetic insight you anticipated the movements of thought and life; your face was toward the coming day"

In this the secret of all large success is given. In business as well as in education, in work as well as in statesmanship, the big man is he who keeps his face toward the coming day. In the stupendous changes and awakenings of modern progress historic precedents and parallels have lost much of their force. We cannot measure to-morrow by the yardstick of yesterday. It takes prophetic insight to lay the lines broad enough and wide enough for the needs of the future; and the world moves so rapidly that even the highest wisdom finds its best calculations none too ample for the requirements of this growing world

American Society Again

WE HAVE grown so accustomed to books on America written between steamship sailings or from notes on a parlor car that the criticism that once galled now only amuses. Still, we need to be duly humble and to remember that we may learn even from our self-constituted superiors.

As the latest critic of American society, Sir Philip Burne-Jones, has the advantages of social experience and artistic appreciation, it is a disappointment to find that he found only the usual disappointments. In brief, his Americans are honestly ignorant of what constitutes good manners; the servants do not show the proper deference; class distinction is simply a question of dollars, and the ultra-fashionable game is "like a burlesque of our own London society."

Still, there are some good points. "My own observation," says he, "would point to the fact that, childlike, they are fascinated by the idea of playing at being naughty and shocking people, but that in reality they are, for the most part, excellent citizens."

It seems to be a hopeless task to point out to our trans-Atlantic visitors the inadequacy of their information. Americans are the worst lion feeders in the world; they cannot, to save their lives, keep straight faces while petting the noble beasts, and the consequence is that lion hunting in this land of the free falls into strange and unknowing hands, and bookwriters and critics come to believe that they are getting an insight into American home life and American manners!

No wonder they call it a burlesque on the inanities of their own smart circles!

Some day even the casual visitors will discover that real American society does not parade in the newspapers whose "society" news is one of the sports of vanity. Our best society shuns print. Our good manners court no press notices. The American home is unadvertised. But in its sacred circle are honest folk, gentle women, gentle men, respectful children and the refinements of true culture.

The Day of the Lawyer

ONE of the startling statistical facts is that, but for the rise in the wages of day laborers—due to the increase in the price of bare bodily necessities—wages and salaries and the incomes of small merchants and farmers have not materially increased in the past thirty years. The increases have been in the incomes of the great manufacturers and the purveyors of transportation, and in the incomes of their lieutenants and their lawyers.

Peculiarly significant are the increases in the fees of lawyers; for the lawyers are officers of the courts and are sworn to maintain the purity of the laws and of the temples of justice.

The Singular Miss Smith

By Florence Morse Kingsley

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CHAPTER XVI

YESTERDAY I sat for a long time in front of my fire with this book in my hands. I meant to burn it; but I could not. It is all I have left. If we are not to meet again I can at least see him sometimes as he first appeared to me. I know now why I stayed on and on at Mrs. Buckle's. I know why I cried so deliciously the night Aunt Nugent's telegram called me home. I know why I was willing to give up my money. There is no use of hiding it even from myself—I love him

I know now for all time that beauty and money and education do not weigh a feather's weight in the balance of reality.

Yes, I love him. That he is poor, unknown, and lost to me in the world-ruck matters nothing. I am glad—glad in the deepest depths of me. To love—*really to love*—is the most glorious thing in this world or any world. I think now that I must always have loved him. I have been trying to remember the shadowy past of me—for I have a past, not measured by my poor little twenty-seven years

I was trying to remember something of it last night when I fell asleep. And in my dreams I saw him. He stood in the midst of a great room filled with people. He was speaking, and his eyes and face shone with glorious thought. I struggled through the crowd. "Oh, why are you a foundryman?" I cried

"Anne!" he said, and I stretched out my arms toward him. Then the room and the people faded away, and we were standing together under the stone porch at St. Andrew's. It was raining, and the water-pipes gurgled monotonously.

"Anne!" he repeated, and touched his lips to my forehead "Don't you remember? Don't you understand?" Then I saw many strange, dim pictures of the past, and always we two were together. And beneath and above all I was aware of some high, mysterious purpose, unfolding into an unimaginable splendor of destiny. I cried aloud in an ecstasy of joy—and awoke.

I have forgotten the pictures, and the gray curtain of common daylight has veiled the glories of the future But I am strangely comforted none the less. All is not over between us

Aunt Nugent wishes to spend a month in England. So we traveled by slow and comfortable stages to Stratford, where we are installed in the best rooms of a picturesque little inn Aunt Nugent has interviewed the *chef* personally on the subject of broths and other vital necessities; but she nevertheless expresses herself as being at serious odds with her surroundings.

"They really do my chops particularly well, Anne," she observed plaintively; "but as for salads and sweets, as they call them, I really fear I shall have to deny myself altogether till we find some other hotel. I cannot assimilate their sodden tarts and lumpy puddings. I have such a delicate digestion, my love. I sometimes wonder how it would seem to feel as you do. I dare say you are never obliged to think of your food at all. Pray tell me, my love, did you sleep well after that gooseberry paté with clotted cream? I sent Jane to your room with a soda mint tablet, but she said she thought you must be asleep. You didn't answer."

"I don't remember what I ate for dinner," I replied, "but I certainly slept well."

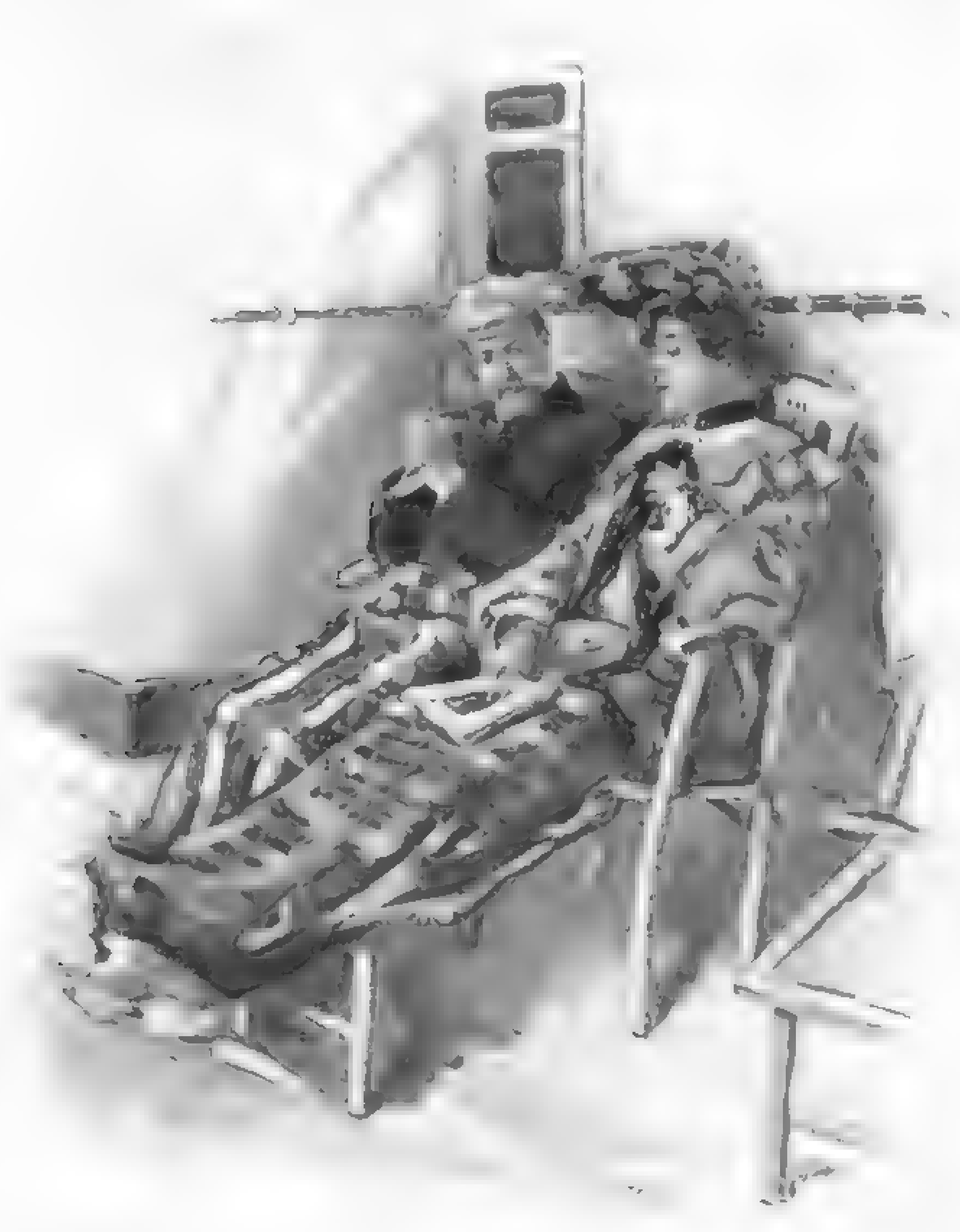
Aunt Nugent shook her head with a windy sigh. "Do you know, my dear, such a digestion as that seems almost unladylike to me. I cannot help feeling that the young women of this generation are sadly lacking in those qualities of mind and heart that should preeminently distinguish them."

"I thought we were talking about stomachs," I said.

"Oh, my child, what a way to put it," expostulated Aunt Nugent. "But you cannot look at life from my point of view. Indeed, you have never done so."

She smoothed out her gown with an air of chastened pride in her own superior discrimination and continued: "Could you once bring yourself to open your mind to me, my child—for I feel that I do not know *all*, by any means—I am sure that I could advise you for your lasting good."

"Let's go to London, aunt," I said suddenly. "They have very decent salads and sweets there"



THIS MORNING WE SAT TOGETHER QUIETLY IN A SHELTERED NOOK ON DECK

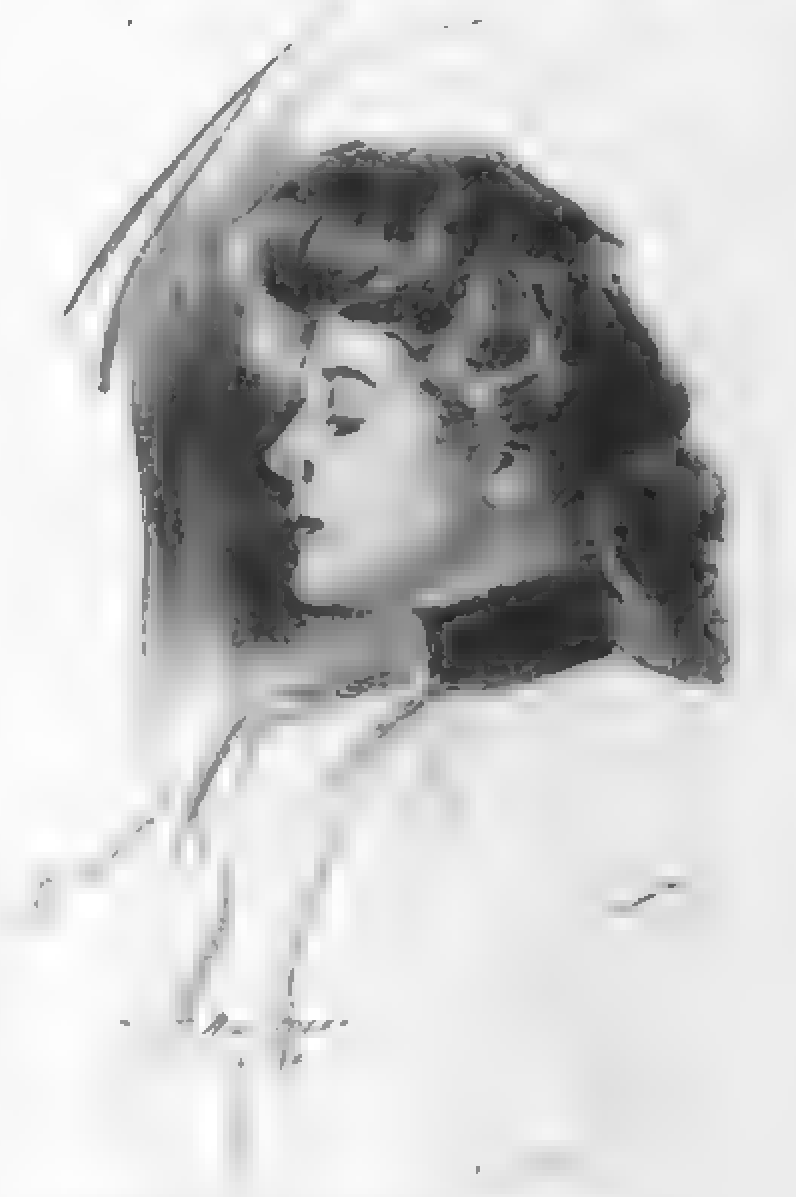
At Birmingham, where the train stopped for fifteen minutes, I got out to walk a bit on the platform. There is an open square near the station and I saw a great crowd of men surging back and forth in a seemingly aimless fashion. "What's hup?" inquired the guard of a navvy, who stood at the curb staring stolidly in the direction of the crowd.

Some Hamerican chap or other a-chaffin' of the boys, replied the fellow. "I 'eard 'im las' night in Guild'all. 'E's a rummy chap, 'e is."

The crowd opened suddenly, and I saw the man at its core. It was the foundryman. In some mysterious fashion I had been aware of it all the while. I ran back into the train. "Aunt Nugent," I said breathlessly, "we must stop here." I was pulling down bags and umbrellas with reckless haste, when two determined hands fastened on to my jacket. The door slammed violently, and I sank into my seat, conscious that the train was moving in the noiseless, gliding fashion peculiar to English railways. Aunt Nugent was applying herself to her smelling-salts. "Did—you—dare to hold me back?" I fumed

"Indeed I did, Anne. What were you thinking of, my love, with Jane in the rear compartment, too? And why, pray, should we get off at Birmingham? There is nothing there we want to see."

I turned and strained my eyes after the vanishing station.



MRS. ELY WAS PRETTIER THAN EVER

"I saw something I wanted," I said mechanically. "I wanted to stop; I thought——"

"Something you wanted!" repeated Aunt Nugent with a show of mild indignation. "What could you possibly want in Birmingham that we cannot find in London? How fortunate for you, dear child, that a wise Providence placed you in my care."

"Providence was far too inconsiderate of you, aunt," I said gloomily

"Oh, I can bear it, my love," sighed Aunt Nugent, patting my hand in her own peculiarly irritating way

I was so wretched I let her do it, and after a while she kissed me. What idiot invented kissing, I wonder?

I made up my mind over night what I should do. I know it isn't what any other girl in my place would do, but I don't care. There isn't any other girl in my place, for that matter

I left a note for Aunt Nugent telling her that I had been called away on important business and should not be at home till evening. I inclosed fifty pounds and begged her to spend the day in the shops

The square at Birmingham was empty when I stepped out on the platform. Curiously enough the identical navvy lounged near the curb staring stolidly into space. I hesitated for an instant, then spoke to him. "Can you tell me" I asked, "where I can find the man who was talking to the people yesterday in that square?"

His slow eyes roved inquiringly over my person. "Was you a-meanin' the Hamerican chap, leddy?" he inquired at last. "An' w'at might a leddy like you want with the likes of 'im?"

"Never mind what I want," I said. "I am an American," I added hastily, "I knew Mr Brown on the other side. I want to find him"

The navvy leered knowingly. "She wants to find 'im—eh?" he said softly. "Now, ain't that a rummy go. Th' Hamerican leddy wants to find th' Hamerican gent—she does. W'y not tak' up wi' an honest Henglishman, Miss, bein' as yer on this side th' water?"

I walked smartly away, my face burning, called a cabman and jumped into the vehicle. "Where to, leddy?" demanded the driver. I saw the navvy slowly approaching. "To the park," I said hastily. The door slammed and the cab rolled away. After a block or two I signaled the man to stop. "I will get out here," I explained. "I prefer to walk"

I reached for my purse to pay the man his fare. It was gone. I searched wildly in the pockets of my jacket, then realized in one awful minute that I was alone and penniless in a strange city.

The cabman instantly saw my predicament. "'Urry up th' fare, mum," he repeated with an insolent gesture. "Cawn't wait 'ere all day.

"I've lost my purse," I said wildly.

"Ah've 'eard th' likes 'afore from leddys o' your sort," said the cabman, laying his hand upon my arm. "Pay hup now, or Ah'll gin you in charge"

I turned upon him suddenly. "Let go my arm," I said, "or I shall call the nearest policeman. I have lost my purse, but I can pay you." I pulled off my glove and snatched a jeweled button from my cuff. "Take that," I said breathlessly. "It's worth your fare a dozen times."

The fellow turned it over in his grimy fingers, then thrust it back into my hand. "Ah doan want th' likes o' it," he growled sullenly. "Mayhap it's paste—Ah can't tell um. Gie us th' sparkler off yer finger, Miss, an' Ah'll call it right."

"You'll call what right, fellow?" demanded a crisp American voice at my elbow. "I've been watching this affair from the low for some minutes, and I made up mind that something—Good Heavens—Annie! What are you doing here?"

My confused and astonished eyes rested upon a tall, broad-shouldered young man, with a clean-cut, straight featured face. His honest eyes met mine with a humorous twinkle. "Have you forgotten us already, Annie?" he asked. "Mrs. Ely will never forget you, I can assure you. Here, I'll pay this chap, and then you must come in and explain yourself. Mrs. Ely is right over yonder; she'll be delighted to see you again."

I decided that I would explain everything but the purpose of my visit to Birmingham in the course of our short progress to the hotel where the Elys were stopping. Mrs. Ely was prettier than ever. She kissed me enthusiastically before she knew that I was anything more than a "twelve-dollar rahr" housemaid out of a place.

"Oh, Annie," she cried, her brown eyes sparkling with tears. "I've talked it over so many times with Dick, and we both know we owe a great deal of our happiness to you. Don't you remember how you advised me to invite daddy to visit us? And after he came—you remember the night he came, Annie? *What* a surprise that was for Dick—I mean Mr. Ely. But we've been *so* happy ever since. Daddy just *loves* Dick now; he's such a splendid business man—Dick is I mean. And we're going home in a few weeks now, and I'm so glad to see you, dear Annie."

It was my turn now. I explained my past conduct as well and as simply as I was able. It struck Mrs. Ely as being deliciously funny. "To think of your being a rich woman all that time," she trilled, "and—and making *hash!* Think of that, Dick! It was such good hash, Anne. I may call you Anne, mayn't I, dear? And you taught me how to darn, too. I've always darned daddy's and Dick's socks since then. I love to do it."

When Mr. Hilton came in shortly after the whole story had to be rehearsed for his benefit. He drew his white brows together. "Are you John Smith's daughter?" he asked [illegible]

[illegible] I said. "But there are so many John Smiths."

"There was just one John Smith for me," he said slowly. Then he made it clear to me that he was one of father's best and dearest friends. I am glad I have found them all again. It wasn't what I came to Birmingham for, but I am glad I didn't find the foundryman. I sha'n't try to find him again. He will find me.

Mr. Hilton and the Elys journeyed up to London with me next day. While the men were stretching their legs at a side station Mrs. Ely bent toward me with a pensive question in her sweet brown eyes. "Anne," she began solemnly, "why don't you marry? I've been thinking and thinking about you ever since yesterday. And do you know I believe you need a husband. He would have to be a fine, strong, splendid man. But oh, Anne, you'd be so much happier."

"Gladys," I answered (I've promised to call her that), "you are entirely right. And when I find that fine, strong, splendid man I mean to marry him. And no one shall keep me from it."

CHAPTER XVII

WHEN at sea it is Aunt Nugent's custom to remain in her berth from the time the ship leaves one port till it reaches another. She prepares for the voyage by assuming a singularly constructed garment of purple and white checked flannel and a pair of high laced boots. She complains of the latter articles bitterly; but when I urge her to lay them off she invariably refuses.

"One should always be prepared for the worst, Anne," she says plaintively. "I hope to be found ready and waiting when my time comes."

"But why laced boots, Aunt Nugent?" I inquired mildly. "One would drown perfectly well in knit slippers, and you know they are much more comfortable."

"I hope I understand my duty, Anne," is her invariable reply. "I never lose consciousness for one moment, child, of the depths of ocean which yawn beneath our frail bark. If it were not for my precious books of devotion I could never support the [illegible]"

I have left her to the care of Jane, who fortunately is never ill. Jane also wears tightly laced boots out of respect to Aunt Nugent. She says it makes her feel "a sight more safer" to have them on.

No one on board has spoken to me yet but the dyspeptic looking woman who sits next me at the table. This individual generously offered me two sheets of blue-lined notepaper to-day, which she declared was a perfect preventative of seasickness if applied directly over the pit of the stomach. "The lines," added my kind mentor earnestly, "should run up and down, perpendicular to the floor of ocean, you understand."

I declined with thanks on the ground that I never suffer with seasickness. The sea [illegible] itself felt to-night and I [illegible] the dyspeptic lady was not visible. The chief difficulty with her infallible remedy, I fancy, is in keeping the lines perpendicular to the floor of ocean.

I am wondering what I shall do when I get home. What is *home*, anyway? Have I ever had one, I wonder?

How tawdry and frail and foolish seem gildings and plushes and mirrors; how feeble and ineffectual the pallid electric lights when night and storm stare in at one's portholes! I went to my stateroom last night lost to all other consciousness save that of the sea pursuing us unrelentingly from battling crest to battling crest. I climbed into the gloomy recesses of my berth and lay long awake, aware of every desperate plunge of the ship, of every quivering, irresolute pause in the yawning hollow of the surges, of every determined struggle to the apex of the next wave, till at last I was soothed in spite of myself by the long swinging rhythm of my giant cradle, and slept.

Jane stood by my berth when I awoke in the gray daylight. She was herself gray and disheveled. "Ain't it that awful, Miss Anne?" she began dolefully. "Do you suppose we'll ever see land again? And is there anything I can do to help you, Miss?"

"How is Aunt Nugent?" I inquired.

"It's not a wink of sleep I've took along of her, Miss Anne," sniffed Jane disconsolately. "I changed her shoes for her three times 'twixt midnight an' mornin', an' she said at six as how she was ready to be offered a willin' sacerfice; but she's a-dozin' off comfortable now."

I advised Jane to do the same, then struggled into my clothes and up to the deck.

At the top of the companionway I came upon a group of women passengers obviously furnished like myself with digestions of an unladylike soundness; they were gathered about one of the deck stewards, a small, oily person, with pale, protruding eyes.

"A steerage passenger, you say?" one of the women was remarking caustically. "Very well; and what was a steerage passenger doing to get hurt like that?"

"I don't rightly know, ma'am; but they say it was this way. 'E stepped out to ketch a holt of one of the kids—there's an awful lot of 'em, ma'am, below. One 'ad got out somehow or t'other and was like to get washed over. But this 'ere chap 'e ups an' grabs the kid an' 'ands 'im to his mother safe and sound. Then a big wave ketches 'im and carried 'im clean acrost decks an' smashes 'im hup against the rail—like a hegg, ma'am; 'e's in the ship's 'orspital, ma'am, an' 'e'll 'ardly last the day out, they say."

"What is the poor fellow's name?" inquired another.

"Well, ma'am, I hasked the very same question, myself, an' I was struck all of a 'eap, as you may say, ma'am, to find it was same as my hown. I'm thinkin' I'll 'av to cable back to t'other side d'rectly we make port, or my wife'll be puttin' on th' black for me. But 'ow a poor chap like me with six little 'uns is goin' to spare the money—oh, thank you very kindly, ma'am, an' you, [illegible]"

He turned to me with a sidelong bow. "What is your name?" I demanded.

"Wilyum Brown, ma'am," replied the steward. There are probably as many William Browns in the world as there are Anne Smiths, but I never doubted for an instant that it was my William Brown who lay crushed and dying in the ship's hospital.

I followed the steward as he sidled away with a deprecating smile. "You must take me to the ship's hospital," I whispered, "I must see that man."

"Thank you, kindly, ma'am," murmured the man mechanically, "but you'll 'ave to ask the doctor, ma'am."

I found the doctor. I don't remember how nor where, nor what arguments I used to overcome his strenuous objections. But after what seemed hours of delay I was standing beside the narrow bed in the ship's hospital, and looking down on the swathed and motionless figure of the man I loved. His eyes were closed, and for the first time—or the millionth—I noticed the extreme beauty of his forehead beneath the damp masses of heavy reddish hair.

"We are unable to determine the exact extent of the man's injuries," said the cold professional voice of the reluctant surgeon. "But it must be evident to you, madam, that you can be of no service whatever in the case. The probabilities are that he will never arouse from this state of coma."

I turned upon that surgeon suddenly, something big and powerful and compelling rising within me like a tide. "He *will* arouse from it," I said quietly. "He will *recover*. Do you hear me? He is going to [illegible]"

I bent over the quiet figure. "You will not die," I said softly, and the tides of that strange power seemed to stream out from my very finger-tips. "You will *live—live—live!*"

If I spoke other words I know not. I seemed caught up into a rapture of life—life eternal, unchanging, everpresent! Whether in a moment or an æon—he opened his eyes and looked at me.

"You?" he syllabled faintly, and smiled. "Do not leave me," he said again.

Two days later I stole quietly into Aunt Nugent's stateroom. "Aunt," I said, "the sea is very quiet to-day. Do you think you could get up and dress long enough to come to my wedding?"

"To your—*what?*" almost screamed my only surviving female relative.

"To my wedding, aunt," I repeated calmly. "I am to be married to William Brown in the ship's hospital at ten o'clock. It is now nine. Will you come?"

Of course, copious and annotated explanations were in order, and they were forthcoming. Aunt Nugent only wept piteously. "I wouldn't mind your being married, Anne," she sniffed; "you know I have never wanted you to be an old maid. But to a steerage passenger. Oh, Anne—Anne—Anne! What would your poor, dear father say?"

"He would be glad—he is glad," I replied stoutly, "because I am going to marry the man I love. Won't you come, aunt?"

The old primitive longing for a woman to stand by one in that hour of hours came over me. "Please come, aunt," I repeated gently.

Aunt Nugent put one tightly booted foot out of her berth. Then she dropped her best blue-and-gold copy of Doctor Pilkington into a cup of cold tea. "Call Jane," she said firmly. "I shall certainly come if you want me to, my child."

Dear Aunt Nugent—I have never loved her half enough. But I shall love her dearly after this. I shall love everybody. Oh, it was only love that I wanted. It is love that everybody wants. Not money—not power—not *things*—but *love*. And the universe is filled with it. There is enough for all.

We have been married three days. To-morrow we reach port. My husband is almost well. "His injuries proved to be not so serious as I feared," says the surgeon complacently.

But I know better—*we* know better. He was drifting swiftly out into that serene and limitless sea which all of us know from woman experience. But he heard me call and came back for a while.

This morning while we sat together quietly in a sheltered nook on deck he turned to me with an air of sudden resolve. "Anne," he said, "I must tell you something which perhaps you ought to have known in the beginning. I am not always a foundryman—nor a steerage passenger. I am a teacher, Anne; I try to teach young men—yes, and young women, too—the truth about God's plan for us in this world. And in order to do this I have tried living in many ways and in many places. That is why I went to England this summer. I wanted to study the English workingman—as I had studied the American workingman—closer at hand. I wanted to find out many things I did not know about his thoughts and his ways."

I was listening in breathless silence.

"My name," he went on, with a queer little half smile, "is William Brown. People sometimes call me Dr. William Rutherford Brown, Anne. I am said to teach sociology and ethics at Harvard University. You don't mind, do you, Anne? I did not mean to deceive you, dear."

"And you married me!" I faltered, quite overcome by the greatness of his love. "You loved—*me*, a poor, ignorant, foolish servant maid?" For all this time he had curiously taken it for granted that I was Aunt Nugent's maid.

"I married—my wife," he said slowly in that wonderful voice of his which still vibrates in the depths of me with an almost intolerable joy. "You are mine, Anne. Nothing else matters—nothing. Nothing shall ever come between us again." He said this with an air of stern finality as if putting down for the last time some teasing inward doubt.

"Then you will forgive—me," I faltered, "when I tell you that I am not always a servant. I am that unhappy rich woman I told you of. And, oh, dear foundryman, I haven't given my money away yet. I didn't know how to do it alone. But you will help me."

(THE END)

Why Books Sell

THE old discussion as to why certain books have large sales seems to be with us again. It had been pretty well established that a given book sells in proportion as it gets itself talked about wherever people foregather. This sounded reasonable and was satisfying, not to say comforting. The matter was supposed to be settled. Now, some genius somewhere—a very Sir Isaac Newton of a man, apparently—rises and asks why a given book gets itself talked about; so we are back where we started from. These questioners ought to be put down by law unless they come provided with answers sufficient unto their interrogations.

But they never do. However, there is seldom any lack of answerers, and we are now told, as we were told formerly when the selling was discussed directly, that books are talked about for reasons ranging all the way from a pretty cover up to advertising in the daily, weekly and monthly periodicals. The reviews in the literary papers are even held by some to contribute to the end in question, greatly to the disgust of the author who has just paid a clipping agency five dollars for a hundred "notices" of his book, all unfavorable.

Each of these different ways, of course, is some form of promoting publicity. Without trying to decide between them it may be interesting to note that latter-day advertising is taking remarkable forms. There is an up-guards-and-at-'em publisher in New York who is said to employ men—a sort of oral sandwichmen—to ride in the elevated cars and read his signs aloud. They always work in pairs and pretend to be strangers to each other.

Example of operation: Respectable appearing men, each absorbed in his newspaper. Finally one glances up above the windows where the frugal company ekes out a living by selling "space," drops his paper and reads in a clear, car-filling voice:

"Elizabeth and the Whale. By Junius Terwilliger Popover." Sir, pardon me, but I cannot refrain from asking if you have read that extraordinary book.

Second Sandwichman: Read it? Sir, twice! In the night, both times. My wife was so busy reading it all day that this was the only chance I could get.

First Sandwichman: Hah, my own experience exactly, sir! Pardon me, your hand! (They shake hands fervently.)

Second Sandwichman: It is indeed, sir, a wonderful book. Such incident! Such dialogue!

First Sandwichman: Such character drawing!

Second Sandwichman: True! Elizabeth captivated me!

First Sandwichman: I preferred the Whale.

Together (chanting): Both characters are indeed beyond praise!

(Somebody pulls bellcord and train stops. Passengers rush out, slide down pillars and head for nearest bookstore.)

This may be a somewhat idealized account of what happens, or rather, perhaps, it is what is hoped will happen, but it will give an idea of the newest form of twentieth century book advertising.

THE TWENTIETH CENTURY BANK

A New Development of Modern Finance

BY IVY LEE

"NO PERSONAL accounts, large or small, wanted here: we do business only with large corporations." This was the reply the president of one of the $25,000,000 Wall Street banks gave to an inquirer as to the minimum deposit that institution would accept. It was a notification that this was distinctly a "wholesale bank." Such an answer would not have been made five years ago. But this is a new age. The billion-dollar trust and the $25,000,000 bank are to Wall Street what wireless telegraphy is to electricity — wonders. The vast demands of modern industry, often requiring the negotiation of a loan of $5,000,000 upon a few hours' notice, with frequent calls for stupendous accommodation from trans-continental railroads or syndicates financing foreign government bond issues, have called into being these new banks — veritable incarnations of power, holding, indeed, the safety and happiness of a people in their hands

Twentieth-century banking knows no national boundary lines. It is part of the great Kingdom of Finance, a government over which Gold wields an undisputed sceptre. Of what transcendent magnitude this Kingdom has come to be in these recent years may be imagined — it is impossible to realize it — from the fact that the banking power of the world in 1890 was represented by $15,600,000,000 in capital, surplus, note issues and deposits. By the close of 1902 this figure had risen to more than $27,000,000,000 — an increase of more than $11,000,000,000, or some seventy per cent.!

Only since the Spanish War has American banking made itself felt throughout this great round world. Something of the intimate connection that has recently arisen, however, may be observed in the foreign exchange transactions now carried on by Wall Street. The National City Bank, for example, the largest banking institution in America, has correspondents in every important European city. It keeps deposits in many of the great foreign banks. Each morning these correspondents cable to the bank in New York the exchange rates charged on that day by their own city upon each of the other influential centres of commerce. The foreign exchange expert in New York often discovers that by transferring accounts from one of these places to another, taking advantage of favorable exchange rates and shipping gold here and there, a considerable profit may be realized. Thus, if the bank owes money in London it may ship gold from New York to Paris, order by cable that a shipment shall be made immediately from Paris to Berlin, and then direct that a credit in Berlin shall be transferred to London — the debt in the money centre of England being settled, perhaps, for less than would have to be paid in New York.

Like a Game of Chess

The mind of the banker in New York who considers these reports from Europe and directs these shipments of gold from one nation to another must be like that of a chess player — capable of balancing a multitude of influences and counter-currents of power. For New York has no monopoly of this privilege. The telegraph and cable have made the money markets of the earth very near neighbors. So close is the competition, so carefully must all calculations be made, that a profit of only seventy dollars out of a million has been cleared by one of the Wall Street institutions upon shipments of five and ten millions of dollars. Modern finance calls this operation arbitrage. It sounds more like a dream.

But this is but one phase of the revolution of American high finance which has followed the election of President McKinley in 1896. Since then the movement toward the consolidation of industries depending upon powerful underwriting syndicates for the flotation of their securities has driven to the metropolis vast sums of money that formerly fell to the banks of the localities where the separate factories were situated. Wall Street became infinitely more than ever the money market of the nation, and to Wall Street banks the deposits of the banks of the interior were sent. It was here that the greatest and safest profit was to be realized for the use of money — this largely because of the extreme development to which Wall Street has carried a system of "call loans," payable immediately upon the demand of the lender or at the option of the borrower. When money is running high banks may realize a very handsome return upon loans continuing only a few days. A one per cent. advance in the rate means added profit of $27.78 a day on every $1,000,000 loaned.

Observe the refinement of the method by which it is all done. A Peoria bank has a balance of $300,000 in New York. It receives a confidential telegram early in the day stating that money is loaning on call in Wall Street at seven per cent. This is two per cent. more than can be obtained in Peoria or Chicago. The Peoria bank promptly wires its New York correspondent to lend $100,000. Upon receiving this instruction the Wall Street bank immediately telephones its money-broker on the Stock Exchange floor to place such a loan at the rate named. This is quickly done, and within half an hour a messenger appears at the bank with the collateral from the borrower. The security is carefully scrutinized, a cashier's check is written out, and the Peoria bank is notified that the loan has been made. A striking feature of this transaction is that it costs the Peoria banker nothing, all of the seven per cent. profit belonging to him. The New York banker performs this service free because he wishes to attract all the "country" accounts that he may, as he can make use of them for his own purposes when they are not in active service for themselves. The money-broker on the Stock Exchange gets his commission from the borrower. The Peoria bank, however, assumes all the risk. So assiduously do the New York banks devote themselves to insuring the safety of their loans that the risk is infinitesimal. It is upon the wisdom and energy displayed in the handling of these interior accounts that the reputation of these "wholesale" banks throughout the country rests.

The Competition for Business

Nothing more forcibly exemplifies the extraordinary changes that have been wrought in banking methods than the contest for these accounts of interior banks. Representatives of out-of-town institutions will find in many Wall Street banks comfortable rooms maintained for their exclusive use. In one or two cases this interior business is managed by a $10,000 a year "specialist in the art of making friends." He is always on hand to greet a visitor from a "country" customer. If a visiting cashier comes to New York on his bridal tour a guide is at hand to pilot the couple through the financial district. This manager attends all the bankers' conventions. When the national convention of the American Bankers' Association meets he has a suite of rooms in a hotel in the convention city prepared for the comfort of representatives of his bank's correspondents. He lets it be known that in New York he is always at the disposal by telegraph of his customers. He receives requests from the cashier of a country bank to send flowers to a friend on a departing steamship. He intercedes with customs officials to expedite the arrival of some correspondent's friend on an incoming vessel. He is requested to buy wedding gifts, to obtain miscellaneous information, or to attend to the comfort of a friend about to undergo a surgical operation in a New York hospital. Strange innovations, yes; but it's modern banking. It is the old story of warm blood and common sense. Bankers are human beings. So long as they are satisfied of the soundness of a dozen institutions it is the one who will give them the heartiest shake of the hand who will get their business.

It is difficult to realize the extent of the demands this twentieth century makes upon the great banks of New York. It is they who

1848 - 1903

For Fifty-Five Years

women who pride themselves upon the delicacy and snowy whiteness of their laces, linens and muslins have used only

KINGSFORD'S
OSWEGO
Silver Gloss Starch

In purity, fineness and strength this starch stands alone. It saves fabrics, trouble and money. It is indispensable to the best laundering.

SOLD BY ALL GROCERS

THE OSWEGO STARCH FACTORY
Oswego, N. Y.

POLPASTA

No better preparation for manicuring made. Gives a fine polish, prevents brittle nails, cures callous [illegible] and enhances the beauty of any hand. *Ask your dru[illegible]*

F.B. FLEXIBLE MANICURE FILE

The proper tool for [illegible]

F.B. STARTING OUTFIT

One F. B. 34 File, One F. B. Orange [illegible] sample of Polpasta and F. B. [illegible] structions. This Outfit by mail 25c. **The Forquignon Mfg Company, 13 East 14th Street, New York.** *Sample, Catalogue and the Book, "How to Manicure," for 10c*

Accuracy
is the predominating feature of the
Stevens
and our line embodies a plenitude of all other essential properties.
WE MAKE
Rifles, Pistols, Shotguns
Sent Express Prepaid, where not sold by Dealers
Send stamps for illustrated Catalog
A clever Rifle Puzzle mailed for four cents in stamps.
J. STEVENS ARMS AND TOOL COMPANY
165 Main Street, Chicopee Falls, Mass.

A Useful and Practical
PRESENT FOR HUSBAND
BROTHER OR SWEETHEART
The original and mechanically perfect
Star Safety Razor
Razors Complete, $2
Handsome Sets, $3.50 and up
Send for Catalogue.
KAMPFE BROTHERS, 8-12 Reade Street, NEW YORK
Or all leading dealers in high-class cutlery.
Please mention this magazine.

Mail Orders Only. *No Branches or Agents.*

Summer Costumes
MADE TO YOUR ORDER
IN THE LATEST NEW YORK STYLE
$8 to $50
We Guarantee to Fit You.
Catalogue and Samples Free.

Here is a proposition that everyone who desires to dress well should consider. Some ladies who prefer to have their garments made to order, frequently hesitate to do so on account of the usual additional cost over ready-made goods.

Our unequalled facilities and perfect system entirely overcome that objection, and any lady can have her garments made by us in the latest New York style at prices from $5 to $10 lower than ready-made goods can be purchased. We make every garment to order, thus insuring the perfection of fit and finish [illegible] materials and workmanship are unexcelled.

You take no risk in dealing with us. If anything we send you is not entirely satisfactory, return it promptly and we will refund your money.

[illegible] contains all the latest creations in ladies' suits and skirts. Our designs are exclusive and [illegible] the newest [illegible] most up-to-date [illegible] for Summer [illegible]

send us your measurements taken according to our new and simple measurement diagram, and we will guarantee to fit you.

Our Spring and Summer Catalogue Illustrates

Tailored Suits,	$8 to $50
Handsome Skirts,	$4 to $20
Mohair and Brilliantine Suits,	$8 to $40
Etamine Costumes,	$10 to $40
Mohair Skirts,	$4 to $15
Travelling Dresses	$8 to $30

Rainy-Day Suits and Skirts, Light Weight Jackets, Rain Coats, etc.

We prepay Express Charges to any part of the U. S.

Write to-day for Catalogue No. 51 and a selected line of [illegible] kindly state the colors you prefer **and about the price you desire to pay for your garment,** we will send a full assortment of just what you wish.

NATIONAL CLOAK AND SUIT CO.
119 and 121 West 23d Street, New York.
Established 15 years.

DON'T JAR YOUR NERVES
Wear RUBBER HEEL Shoes
Swell "DON" Shoe $3.50
Fast Color Hooks and Eyelets — Don't turn Brassy
UNION MADE
SOLID RUBBER HEELS

WE GUARANTEE our DON Bright Colt Shoe to outwear patent-leather shoes of any make, regardless of name and price, and not to break through with reasonable wear until after first sole wears out.

Greatest leather ever known.

Sent to any address in the world upon receipt of $3.50. Money order or [illegible] prepay express. [illegible]

WANTED AGENTS [illegible] Write for free sample of leather and terms to agents.

DON SHOE CO
Factory P Brockton, Mass.

Shoes sent C. O. D., privilege of examination, if you will send 50 cents to pay express charges.

"ON THE LEVEL"

Manager Wanted

Who can earn an income of $[illegible],000 to $15,000 per annum, according to [illegible] ability. Our firm has grown to such magnitude that we now need a competent resident manager in every county in the United States. In associating yourself with us you are entering the employ of the largest, most prominent and wealthiest concern of its kind in the United States, a firm whose references include National Banks and Commercial Agencies. The man we want as manager must qualify in accordance with our requirements. He must be a man of the highest character, able to furnish the best of references and bond if necessary; must be thoroughly in earnest, energetic, and a success in his present occupation. Special arrangements can be made by which our work can be done in connection with the applicant's occupation, thus opening up an opportunity to lawyers, physicians, clergymen and persons now holding other positions. Address application to

"MANAGER," Box 1,816, New York City.

HOW
To Conduct
Business

The Book-Keeper and Business Man's Magazine is the only magazine of its kind in the world. It's a shirt-sleeve Magazine for the man in the thick of the business fight. It cuts loose from theory and rests on a solid basis of facts and figures. It tells *how* to conduct business successfully, the articles throughout being written by practical business men.

The Book-Keeper and Business Man's Magazine

is not literary; it's clear, straight business from cover to cover. Its appeal is to business and office men — men who are up-to-date, down-to-date, out-of-the-rut, alive to the business opportunities of this expanding, hustling country.

Nearly 100 000 such men are now reading it, and their number is increasing. You will be interested in the unusual offer of three months for 15 cts. which we are making below.

THE APRIL NUMBER contains upwards of 200 pages of practical suggestion and working detail, telling how things are being done in the world of trade and finance by the men who are actually doing them.

The special feature of this issue is a thorough going resume of the Stationery Business, illustrating its every phase by photographs, [illegible] tions and actual forms. This is [illegible] interest [illegible] and profes[illegible]

EVERY MAN'S CHANCE in the Trades is written by John S. Stevens, President of the National Builders' Association, a man who knows precisely what he is writing about and who backs up his statements by facts and figures.

This is its main point: "Every man has a [illegible] in the trades. Every [illegible] chance to clerical employ[illegible]. You will sit up and think when you read it.

THE MAY NUMBER will be a Bankers' Number, and will also contain a comprehensive account of the Lipton Business System, the facts of which are furnished by Sir Thomas himself.

Besides these special features each issue contains a line of technical articles on the latest methods by practical men — men who are accustomed to get results.

Now listen! so certain are we that we are making a thorough "business man's magazine" that we will send a trial subscription of three months for the nominal sum of 15 cents.

Or we will make you a still better offer. We will send you the magazine for one year for $1.00 and present you in addition with the brightest and wittiest book of the day:

After Dinner Speeches

Containing the best after dinner efforts of President Roosevelt, Joseph H. Choate, Chauncey Depew, Mark Twain, the late Senator Hanna and other noted men. Contains 262 pages and usually sells for $1.50. It's absolutely free to every new subscriber.

TEAR OUT THE COUPON attached, mail it with 15 cents, stamps or coin, and we will send you the magazine for three months, or send us $1.00 and you will receive the magazine for one year and a free copy of "After Dinner Speeches."

Offers not good without Coupon.

"The Book-Keeper and Business Man's Magazine," Book-Keeper Building, Detroit, Mich.

Sir:—Please find enclosed _______ *for*

which send me

as per your offer in **Sat. Eve. Post.**

Name

Street

Town

4-16

must finance the enormous dividends paid to stockholders by the giant corporations of the country. It is estimated that the payments made on January 1 of every year aggregate some $150,000,000. Under the old conditions this would have brought disaster to the money market. Now it is done without in the least degree straining the banking system. One of the great railroads, let us suppose, has to pay out $30,000,000 in January dividends. Realizing the embarrassment that might ensue from a sudden demand for so much money, the corporation, several months beforehand, selects two or three "reserve banks" in interior cities to receive "special accounts." These accounts are altogether distinct from current deposits. Being assured that they will not be disturbed until just before the distribution period, the bank can afford to pay three per cent. interest on them and use the money profitably in the meantime. The corporation in New York sends at frequent intervals large sums to fortify these dividend accounts. Shortly before the payments become due the great sums are sent to New York, and the bank has to make no special adjustment to meet the checks as they return through the Clearing House.

In Times of Panic

Modern banking has devised tactics whereby resources of resistless power may be marshaled for defense in times of financial peril. Sometimes under the guidance of the Clearing House, sometimes under personal leadership, "pools" are formed, in which great banking interests participate, to supply the money market with whatever funds it may need. When, on May 9, 1901, Wall Street went mad over the Northern Pacific "corner," Frederick D. Tappen formed a "pool" of fourteen banks and one banking house, which loaned out $19,500,000, some of it at forty per cent. interest. But it protected many powerful concerns from failing and causing even worse disaster. When President McKinley was shot, in September of that same year, J. Edward Simmons formed a "pool" of $40,000,000 over night, so that Wall Street knew next morning that that huge sum was available for its needs. This realization prevented such a need from arising. This plan of high finance was advanced still another step some months ago, leading banks forming a "pool" of $50,000,000 to protect the market against a crisis they thought might arise. As a matter of fact such a crisis did not occur, and the money was never called for. The new banking turned aside the storm that was brewing.

With the formation of wholesale banks, however, less and less will it become necessary to unite numerous competing institutions for any one purpose. Especially is this true now that the great banks are forming alliances with institutions throughout the country. All of the leading banks of New York represent stockholders who are also heavily interested in banks in Chicago, St. Louis, Philadelphia and other cities. Banking interests in New York itself have been so concentrated that nearly every institution in the metropolis now falls within one of two spheres of influence, one with J. Pierpont Morgan at the head and the other with John D. Rockefeller. The single great bank feels especially the need of that secrecy deemed an essential incident to the more important financial transactions. If many institutions must be called into conference in order to finance a colossal deal the element of complete privacy is largely sacrificed. Railroads now often require $10,000,000 or $15,000,000 new capital at short notice. It frequently becomes necessary to finance huge syndicate operations in foreign enterprises. The existence of the wholesale bank is an absolute necessity if these enormous plans are to be executed expeditiously and successfully.

Moving the Crops

Though the money of the West and South flows to New York in the late winter and in the spring, back again must the tide go in the summer and fall to "move the crops." The farmer and the laborer must be paid in cash for their produce and their work, and approximately $100,000,000 must be withdrawn from the banks of New York each year for that purpose. The process is expensive and cumbersome. It is always a drain upon the entire money system of the United States. The banks are not permitted by law to become connected organically, so when money is withdrawn from an institution that bank no longer has control over it. Progressive bankers believe that this complicated machinery will sooner or later be replaced by some such branch banking system as that now prospering in Canada. Banks there have branches throughout the Dominion. One is in a quiet town composed mostly of retired business men, few of the depositors having occasion to borrow money. Another is in a thriving manufacturing city where large sums can be loaned profitably. The resources of each of these branches can be used for the benefit of the other and no shipment of money be required. One Canadian bank has one hundred and five branches. Money is always available right where it is needed most. But in the United States the actual currency must be picked up and carted about the country twice a year, to the loss of every one concerned.

But not only do the great banks of New York and Chicago provide for the moving of the crops: it is through them that the remittances sent by the foreign world for our grain, cotton and manufactures must come. When the West and South are calling for money for their crops and Wall Street has extensive demands of its own to be met, New York bankers call upon Europe for assistance. They may have strong connections in Paris, Hamburg or Vienna, and may obtain loans in each of those cities. Large sums are often borrowed in this manner without collateral, the reputation of the American bank accounting solely for its credit. That such loans may be placed with entire safety exacts from Europe a most unremitting espionage over American markets and financial establishments. These foreign loans are usually liquidated with the cotton, grain and manufactures of the United States. It is the banker, therefore, upon whom the farmer and the manufacturer must depend to insure that in this transfer of credits back and forth between the nations their interests shall not suffer.

It must be obvions that the bank is the precursor of trade, and America is just beginning to wake up to the fact that if her commerce is to be carried to all the nations of the earth American banks must accompany it. Germany has opened a way for an enormous trade with South America through banks she has established there. These institutions study local conditions and adjust their credit machinery to the habits of the people. They guarantee the home shipper against loss and they facilitate the purchases of the local merchant. The branches of the great international banks of London extend round the world. In Hongkong, in Shanghai, in the Philippines, in India, in Australia, in South Australia you will find the signboards of the same banks—all agents of their country's trade, all paying tribute to London as the financial centre of the nations.

The Beginning of American Supremacy

Not until after the war with Spain, when the United States awoke to the fact that she was a real wor[illegible] power in every sense of the term, did American financiers begin to appreciate the need of international banks owning allegiance to New York. The first such institution to be formed was the International Banking Corporation. So little had our laws prepared the way for such a concern that it was necessary that it should receive a special mercantile charter from the legislature of the State of Connecticut. In 1902 this concern became fiscal agent for the United States in the collection of the Chinese indemnity, and it has now established agencies in the principal cities of the Orient. The Guaranty Trust Company of New York is also seeking to make of itself a powerful international bank. So long, however, has the banking machinery of the world revolved around London that it is most difficult to divert the tide of exchange, even in payment for American products, to New York. But the stalwart financial giants of Wall Street are now determined that not many years shall elapse before the American shipper shall cease to sacrifice a commission to London bankers. A titanic struggle for the leadership in the Kingdom of Finance is on. New York and London will battle stubbornly for perhaps a decade to come. Unless all portents should fail, the tide of that struggle has set resistlessly toward New York.

It must be apparent that the creation of such a diversity of interests for the great wholesale banks has made of them veritable department stores of finance. They have ceased to be mere institutions of deposit and discount. In former years the president of a bank usually assumed the entire burden of directing its affairs. But the "one-man" bank has no place in the gigantic maelstrom of Wall Street. The intense aggressiveness, sharp competition and world-wide activities

Send Only 25c

This $5.00 Pattern HAT for $1.95

Write to us at once enclosing 25 cents and we will ship to your nearest express office, express paid, this [illegible] silk and chiffon dress hat. Just like the illustration. It is an exact copy of a Pattern Hat, designed by one of the foremost milliners of Paris. Entirely hand made over a silk wire frame. The shape of this **Parisian design** is the very newest and one of the most becoming ever shown, the rim being slightly turned up and formed of graceful curves as shown in the picture.

If you find the hat richer, more stylish and better than you can buy of your home milliner at $5.00, pay the express agent $1.95 and own a hat that for price, elegance and style has never been equaled.

The underfacing of this rich hat is made of the **new pure silk bright finished chiffon silk,** especially imported by us for this hat, and is laid on in full, close shirrings. The wide, shirred puffing on the edge of the rim and the large, full, shirred **Chou** at the side are formed of this same rich material. The upper rim and slightly belled crown are covered with **imported pure silk, tucked chiffon.** The full trimming [illegible] consists of a long wreath of beautiful, **imported cherries and natural foliage.** This becoming hat is further ornamented with a quill end in the center of the [illegible] and six of the new **gilt buttons** on the rim that are [illegible] the rage. You can order it in black, white, gray, [illegible] red, brown, [illegible], tan or any combination of the above colors.

Remember we are selling you this elegant Pattern Hat at merely the cost of the materials simply to increase our already large list of customers.

Our great art catalog of millinery and skirts accurately describes and illustrates the very newest Spring Fashions and enables you to save from 25% to 50% on every purchase. **Sent free on request.** Millinery and skirts direct from maker to user — that's the reason.

TODD, SMITH & CO., 19-21 Madison Street, Chicago, Ill.

Alberta Alarm Watch

Half Size

is the biggest $10 value to be had in a watch. A reliable movement, handsomely cased in [illegible] with a sharp and effective alarm to [illegible] the heavy sleeper, and to remind the forgetful of appointments. Man's regular size.

Guaranteed for one year. Sent prepaid anywhere for $10

H[illegible] by professional [illegible].

Write for "Keeping Tabs on Time," illustrating and describing the Alberta and other unique things.

J. B. BECHTEL & CO., Dept. C, 725 Sansom St. Philadelphia.

BUY a Columbia Zither

An easier instrument to play than a banjo, guitar or mandolin. You can play tunes on it **as soon as you get it.** Suitable for [illegible] songs, dance or sacred music, concerts or home entertainment. The

Columbia Zither

almost plays itself. **We teach you to play it FREE.** Beautiful in appearance, sweet and rich in tone. $2 to $4 at music stores, or sent express paid East of Rocky Mountains, on receipt of price. **FREE** To every music lover, we send our fascinating book "Music in 3 Days," which tells you how to become a clever and accomplished player in **3 days to 3 weeks.** Send for one at once.

PHONOHARP COMPANY
157 Liverpool Street East Boston, Mass.

"TYRIAN"
EXCEL
NIPPLE

No nipple can be made more carefully. Prevents colic and sickness. Cannot collapse.

Sold by All Druggists

Sample Nipple and our book, "Worth Reading," sent FREE for 2c stamp.

TYER RUBBER CO., ANDOVER, MASS.

ELECTRIC FLASH LIGHT
Fits Vest Pocket

Gives instantly strong, clear, lasting light, can be used anywhere, can't [illegible] safe [illegible] leather cloth sides [illegible] $1.50. FREE [illegible] catalogue of electrical supplies, fans, dynamos, gas engines, etc.

L. W. Gillespie & Co., 235 E. 4th St., Marion, Ind.

The culmination of progressive enterprise

Two-Speed Gear Coaster Brake

CHAINLESS BICYCLES

Catalogues free at our 10,000 dealers' stores or any one catalogue mailed on receipt of 2-cent stamp.

Western Dept. Chicago, Ill.
Eastern Dept. Hartford, Conn.

POPE MANUFACTURING COMPANY

WURLITZER

BRASS BAND
INSTRUMENTS, DRUMS, ETC.
Reduced Prices. Don't buy until you see our 80-pp. Cat. B. MAILED FREE
THE RUDOLPH WURLITZER CO.
172 E. 4th St., Cincinnati, O.

BOYS' SUMMER CAMP
"Wildmere" in the Maine Woods

The kind of vacation that does good. Ten weeks in the Sebago Lake Region. Mountain climbing, canoeing, fishing, all the sports that boys love. Coaching trip through the White Mountains. Supervision and companionship of college-bred leaders and masters. Special tutoring if desired. Fifth season begins June 30th. Write for booklet.

IRVING L. WOODMAN, Ph. B.
Lawrenceville School, Lawrenceville, N. J.

SHORTHAND IN 30 DAYS

WE GUARANTEE [illegible] study of 5 hours [illegible] position, no shading [illegible] nor dashes. No long list of word-signs to confuse [illegible] speedy, practical. **Students in high-grade positions. Employers pleased.** Lawyers, doctors, literary folk, club [illegible] shorthand with ease for use in their callings. [illegible] as with old systems. **"Boyd's Syllabic System."** [illegible] **First Lesson sent Free** with [illegible] booklets, etc. Write to-day.

CHICAGO CORRESPONDENCE SCHOOLS
(Incorporated) 41 National Life Building, Chicago, Ill.

JOURNALISM
STORY-WRITING
ILLUSTRATING
CARTOONING

taught by mail. Send for either free booklet, "Writing for Profit" or "Commercial Illustrating" [illegible] MSS. Illustrations on commission to exclusive [illegible] Syndicate Sheets [illegible] revise MSS. for publication [illegible]

NATIONAL PRESS ASS'N, 67 The Baldwin, INDIANAPOLIS

Summer Law School
UNIVERSITY OF VIRGINIA

[illegible] Sept. [illegible]

W. M. LILE, Dean, Box 111, Charlottesville, Va.

WEDDING INVITATIONS

W[illegible] and Announcements printed and engraved [illegible] styles. Finest work and material. 100 [illegible] Samples and Valuable booklet, "Wedding Etiquette," [illegible]

J. W. COCKRUM, 527 Main Street, Oakland City, Ind.

of the modern bank absorb the utmost talents of many very able men. Each of these officers is usually in charge of some section of the institution's diversified interests. One is an expert on the character of collateral. He must be thoroughly familiar with the actual condition of great corporations upon whose securities loans may be sought. Another officer will be a master of credits. The modern bank keeps a watchful eye upon the reputations and characters in the business world, achieving results which for its own purposes are more accurate and valuable than the information of the best mercantile agencies. Its credit department is at the disposal not only of its own officers but of its customers. Yet a third officer must be fully versed in the character of bonds and high-grade investments, for the modern bank is a potent figure in the stock market. It buys and sells upon its own account, and its best advice is available for its customers. This advice is often of especial value to its "country" correspondents.

Peculiar managerial ability is demanded to fill such important positions as these. Men of small scope or narrow experience cannot cope with the complicated difficulties. Officers of such institutions often gain a reputation for being "cold-blooded." It is because they rigidly adhere to certain fixed rules. They have found that without an unerring compass to guide them they are apt to steer into stormy waters. Their chief difficulty lies in knowing when to say "Yes," rather than "No." "Any fool can turn down a proposition, but it takes a wise man to embrace a good one," is a maxim of Wall Street.

The Banks of Specialized Interest

Between the tremendous wholesale banks of Wall Street and the "retail" institutions among the shops and the homes of the city, there are banks of vast power whose aim it is to develop business along certain lines. A "butchers and drovers' bank," a "leather manufacturers'," a "wool exchange" bank have functions that will at once suggest themselves. These mercantile institutions have been responsible quite as much as any other force for the upbuilding in recent years of strong and influential new firms and enterprises. Unlike the Wall Street banks, they do not loan so much upon corporate collateral as upon their faith in the wisdom and integrity of their customers. If they are satisfied that a new line of business promises well and they have complete confidence in the honesty of the men back of it they are ready and eager to give the business all the support at their command. Insight and skill of very high character is indispensable in the conduct of such banks, but their liberality and vigor is one of the determining factors in our American commercial life. Like the spirit of the times, their ideas are big and comprehensive. If narrow or short-sighted such banks would die.

The wonders and changes from old methods are no less striking in the domain of "retail banks," institutions as eager to capture the deposit of $100 as of $100,000. Here it is individuals—not banks, corporations or firms—who are the depositors. But here again the cordial handshake exercises a powerful influence. The man of small means who wanders through the ponderous labyrinth of wholesale banks in Wall Street feeling that there are "banks, banks everywhere, but not a bank to bank in," finds it all very different when he enters one of the uptown institutions whose hands are ever seeking the small depositor. He will find, for example, that there are two sets of clerks, one to handle the accounts of men and another to care for those of women. Opening from the aisle set apart for men is a men's writing and reading room, supplied with desks, writing materials, lounging chairs, financial periodicals, a telephone, and other conveniences.

If the depositor is a woman she will find an even more cordial welcome awaiting her. In the Fifth Avenue Bank's reception-room for women there is every possible luxury. Lace curtains, mahogany furniture, pictures, potted plants and books give an air of comfort, and an attentive maid is always at hand. That women may not be oppressed by the formidable appearance of the bars and chilled steel of the safe-deposit room in the basement below, potted palms and pictures are placed here and there. In this department there are also rooms where the users of the strong boxes may be assured of absolute privacy and security. In yet larger rooms members of families may confer over the disposition of the securities of an estate. One trust company maintains a ladies' department for its depositors in which only new banknotes and freshly coined gold and silver are paid out. In the cozy reception rooms of this institution women customers are also invited to rest from their shopping or to come and meet their acquaintances or transact business of any kind. This company likewise offers its customers its advice upon any personal or legal point connected with the investment or disposition of funds—service for which a considerable sum of money might have to be paid in Wall Street. It is entirely true, as one of these institutions advertises, that it treats its clients as guests.

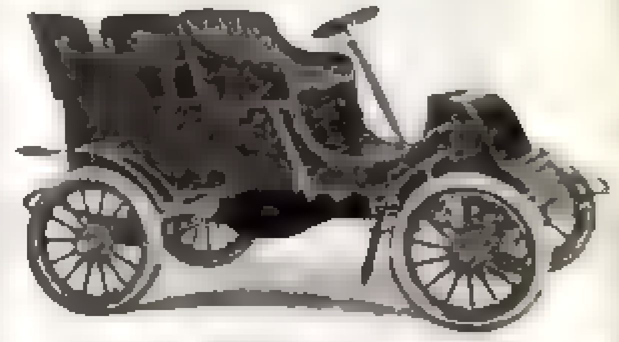
Drumming Up Trade

Magnificent establishments have been built by many banks in New York and Chicago with a view to surrounding their depositors with every luxury and convenience. One trust company of New York has but recently completed a veritable palace on Fifth Avenue. It is an exemplification of Greek architecture, with Corinthian columns, a Vermont marble body and bronze finishings. In its façade there are four cipolin marble columns, monoliths weighing seventeen tons each. There is a large dining hall, with kitchen attached, for the exclusive use of employees of the company. The interior furnishings of the building are as near perfection as money could provide. The white marble of the inside was wrought in Norway and from selected quarries. A monumental building has just been erected by a Chicago bank, the largest financial institution of the West. So completely does this structure provide for every detail of the bank's business that a guide-book of eight pages is thought necessary to guide the unaccustomed foot through its corridors and passageways.

The improvement of vault construction has been particularly notable in savings banks. These institutions have developed methods of security far beyond any needs, largely for missionary effect. The savings bank must appeal to the poor and the ignorant, in many cases, and these classes are often highly impressed by spectacular evidences of irresistible security. Nor has the savings bank been backward in itself joining in the movement toward modern and more strenuous methods.

Even in this sphere of banking the struggle for business has become intense. The strife has been vastly increased by the perfection of the so-called plan of "banking by mail." Not more than four years ago all the savings banks of the country required clients to appear personally with their passbooks when depositing or withdrawing funds. Now, even the most conservative of them are pushing their mail business with all the spirit they can master. A long-established and conservative savings bank, with a list of 140,000 depositors and assets of nearly $100,000,000, is advertising for new business after the most approved style. Several large banks in Pittsburg are also developing this branch of their business with extreme energy. Institutions accepting deposits in this manner extend to the dweller in Northern Maine, the farmer of Southern Texas, or the camel-driver of Samarcand the same protection for his savings and the same interest upon them as they do to the citizen of New York. Every corner letterbox of the smallest crossroads post office—even the rural free delivery letter carrier—becomes a convenient receiving teller, from whom Uncle Sam's registered mail, acting as a trustworthy messenger, guarantees safe delivery of funds and the return of a formal receipt from the bank. For little more, therefore, than the street-car fare the New York man would have to pay to go from his city home to the office of the bank, the mine-worker of Montana may send his meagre earnings to a metropolitan savings bank and be assured of the absolute safety of his money.

Ideal banking conditions will not be reached until every man and woman with an income carries an account. The modern savings bank is distinctively the enemy of the old-fashioned hoarding stocking. All modern banking, from the savings institution to the great wholesale banks of Wall Street, is intensely progressive. Its possibilities are not to be calculated. No ability however high, no brains of however superior quality, are more than it demands. The American Bankers' Association is spending $10,000 a year purely to assist in the education and training of bank clerks. The demand is for men of the highest possible type. To such individuals twentieth-century banking offers opportunities of exceeding honor, vast profit and illimitable power.



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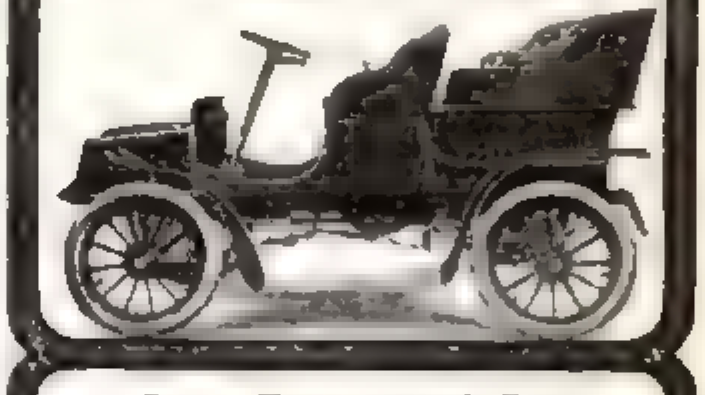

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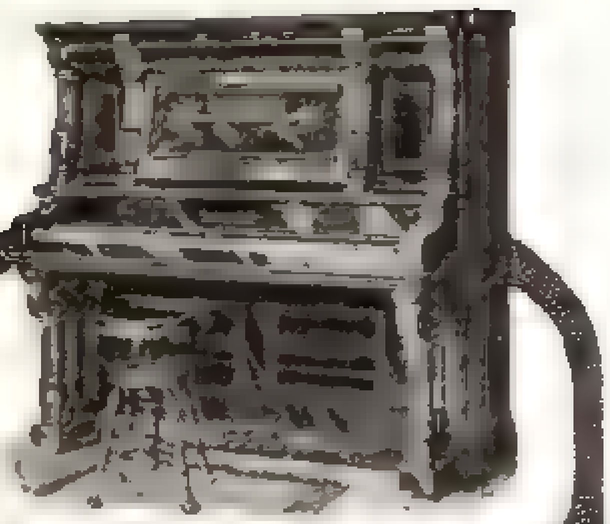

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Literary Folk Their Ways and Their Work

PARAGRAPHIC BIOGRAPHIES — 2. **Herman Knickerbocker Viele, novelist, poet, librettist, civil engineer and painter.**

¶ To those who contend that great ability in one direction precludes any marked success in another, one may cite Mr. Herman Knickerbocker Viele as a proof to the contrary. Well known to readers of fiction as a novelist and short-story writer of undoubted skill, his talent as an artist is no less pronounced, while in his profession, that of civil engineer, he has displayed marked ability.

Mr. Viele is the son of the late eminent engineer, General Egbert L. Viele, and comes from a long line of Dutch ancestry. Born in New York in 1856, he was educated as an engineer, and has become eminent in two branches of the profession.

In 1879 there was a rush to Leadville consequent upon the discovery of silver, and the following year found Mr. Viele there, engaged upon railroad work. Among the people attracted to the silver mines at that time from all over the world was Whitaker Wright, the man whose tragic death has so recently ended a career as varied as that of any of Queen Elizabeth's gentlemen adventurers.

Mr. Viele was employed at one time upon the West Shore Railroad, and built the big bridge over the Rondout Creek at Kingston, but his principal work was in Washington, where he practiced landscape-engineering, being employed upon the laying out of the new part of the city, a work which called for the filling up of ravines, the leveling of hills, and a general reconstruction of the face of Nature.

Mr. Viele's art studies have been somewhat desultory, consisting chiefly of a few months' instruction in Paris from Gabriel Ferrier, but his artistic ability is so pronounced that one wonders what the result would have been had he made painting his profession. His best work has been done in water-colors, and his skill as a draftsman is shown in his excellent architectural studies, such as cathedral interiors, church façades and the like.

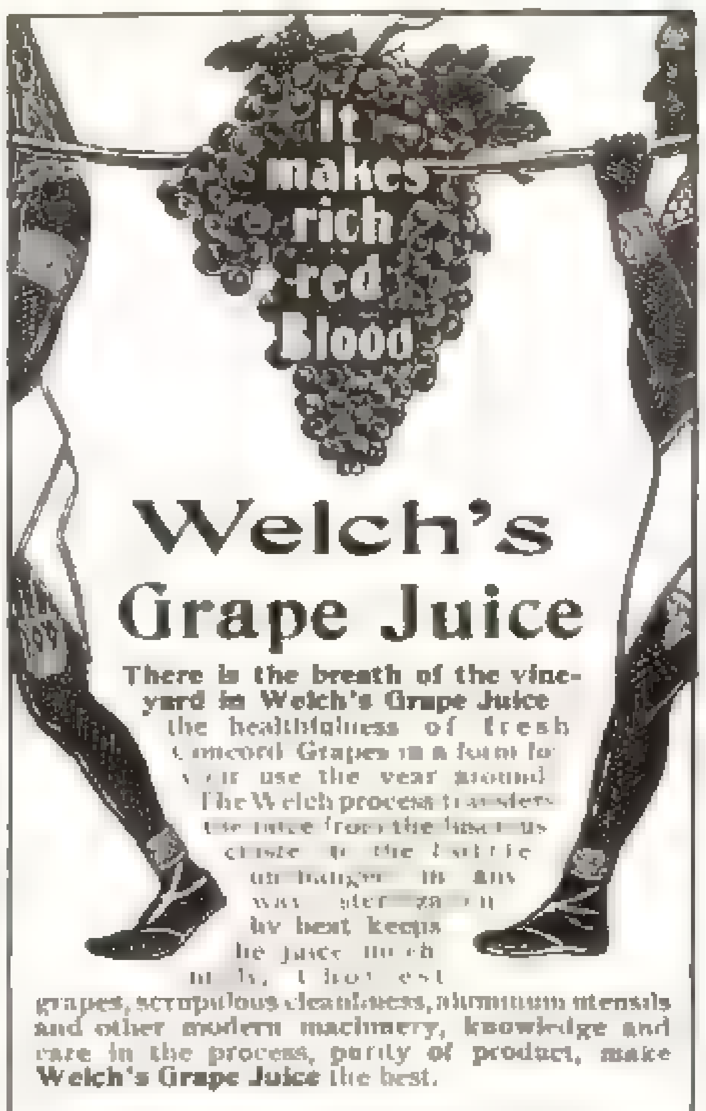
In his literary work he is as versatile as in his profession. Best known as a writer of fiction, he has published a volume of poems and has written an operetta which is being set to music by a well-known composer.

Mr. Viele is not the only member of his family with the poetic gift. His brother, M. Francis Viele Griffin, who has lived for many years in France and become a French citizen, is also a poet, writing mainly in French, and belongs to the band of symbolists now so prominent in French literature who claim as their master Stephan Mallarme.

ROOSEVELT THE CITIZEN — **An interpretation and a defense, by Jacob Riis, the President's devoted friend.**

¶ "It is too early," says Jacob Riis in his Theodore Roosevelt the Citizen *(The Outlook Company),* "too early and too late for a life of Theodore Roosevelt. Too late for the mere formal details of his career: everybody knows them. Much too early to tell the whole story of what that strong, brave life will mean to the whole people, his people of whom he is so proud, when the story is all told. There remains to me to speak of him as the friend, the man. And this is what I shall do."

There could not be a better declaration of intentions. It gives, verbally, exactly what the man means, and it shows, unconsciously, exactly how he will go about it — with what reverence, what devotional unction he will smooth the phrases and pad the periods. That President Roosevelt could inspire such whole-souled admiration in so worthy a man as Mr. Riis — one, too, who, not intentionally to pun on his publishers' title, has had such a wide outlook on life — is in itself a tribute to his character, but it is not an aid to biography. The reader's interest in biography is wholly with the sitter, not the portrait painter. The reader is anxious to form his own opinion, not to have forced upon him, *nolens volens,* the author's opinion. Print the best portrait you can get, and qualify it as it may need, but do not say, as does Mr. Riis of Mr. Roosevelt, "to my mind, he is as handsome a man as I ever saw." That, indeed, is a charming indication of the quality of an affection which endears to itself everything connected with the beloved object — but let the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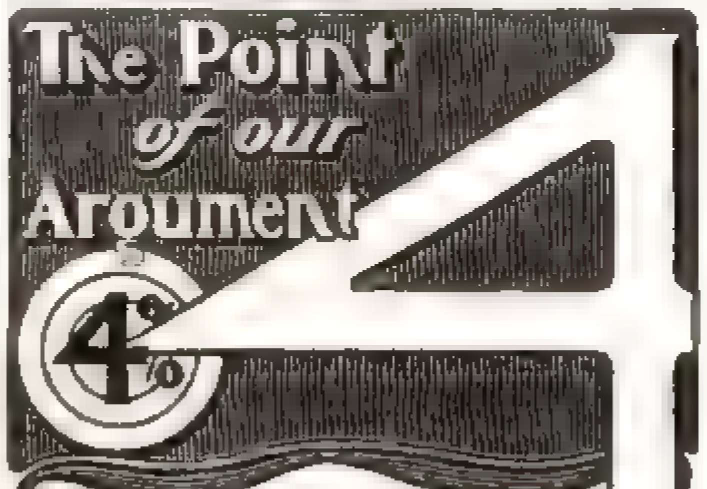
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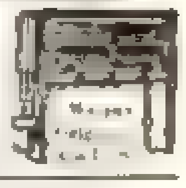

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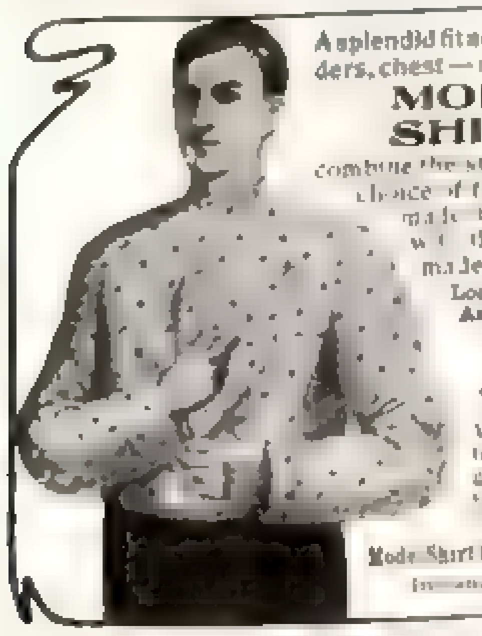

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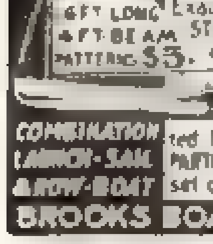

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reader judge. If he disagrees with you he may be nettled; he may, what is worse, set you aside with amusement, which is more dire than anger.

President Roosevelt has been much hurt by injudicious and extravagant praise. By an involuntary metonymy the normal man transfers his nausea from the praise to the object praised. Something of this overstatement there is in Mr. Riis' book — and something of the inevitable recoil from it must follow — but, in the main, it is manly and grounded in common sense. It has an abundance of good anecdote, a readable if not a gracious style, clear, large print, good wide margins, numerous well selected and carefully engraved reproductions of characteristic photographs, and a serviceable index. Perhaps it may be permitted to quote one delicious anecdote:

"A woman who lived next door to the Roosevelts in East Twentieth Street told me of how, passing in the street, she saw young Theodore hanging out of a second story window, and ran in to tell his mother.

"'If the Lord,' said she, as she made off to catch him, 'had not taken care of Theodore he would have been killed long ago.'"

How Plutarch would have loved that woman! What portents and prophecies have found in her speech!

A NOVEL OF COLLEGE LIFE — Seen from the faculty side it is satisfactorily presented in The Torch.

¶ The charm of a college town is that it combines the intelligence of larger centres with the opportunities for gossip of an old ladies' home. No community is more observant or so tenacious of memory. Within its small confines the ambitions, the jealousies and chicaneries of the larger world work themselves out in mimic conflict. It is both a society and a government, and both the social and the executive ideas find expression in Mr. Herbert Hopkins' novel of a Western University: The Torch *(The Bobbs-Merrill Company)*. Babbington, the president, is the new-school executive, as much politician and man of affairs as officer of instruction, and the steady progress of his self-deception is followed quietly, without invective, to his logical downfall. The book has merit in its thoughtfulness, its inclusiveness and restraint, rather than in any special brilliancy of style or heights of passion. Without subtleties of thought or insistence on dramatic effect it attains a satisfying completeness.

THE BOOKS WE READ WITH PLEASURE — Doctor Johnson's definition applied to a modern romance.

¶ "The books we read with pleasure," said Doctor Johnson, "are light compositions which contain a quick succession of events."

It was a confession that met no contradiction and will meet none now. Taking it as a gauge, you may measure justly the genuine satisfaction to be had from such a story as Denis Dent, by E. W. Hornung *(Frederick A. Stokes Company)*. The scene is the familiar Australia of Mr. Hornung's earlier work, this time of Ballarat and the gold diggings. There is a sprightly flow of narrative, carefully conducted in restraint of a thoughtful and guarded style, through a sufficient variety of incident — in short, there are all the requirements, and the story is, in Johnson's phrase, to be read with pleasure. If one were captious enough to quarrel at all with one's pleasures it would be on the score of insufficient motive for the villainy of the villain, and rather too much of good luck in the fortunes of a hero whose strength of character has been first insisted on at some length as the evidently intended means of his final salvation.

A READABLE DETECTIVE STORY — The requirements in general and how The Holladay Case meets them

¶ The essentials of a good detective story are that the initial catastrophe should be as terrifying and mysterious as possible, that the various theories propounded in explanation should all be plausible and none of them satisfactory, that there should be action, action, action on every page, and that the interest should be in suspense till the very last line of the last chapter. With these requirements The Holladay Case, by Burton E. Stevenson *(Henry Holt & Co.)*, complies in reasonable measure. There have been better detective stories, but The Holladay Case is good reading for the train or ocean travel.

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By ALFRED HENRY LEWIS, Author of "THE BOSS"
THE PRESIDENT
The first installment appears *April 23rd* in
THE ILLUSTRATED SPORTING NEWS
Weekly 7 WEST 22d ST., NEW YORK *10 cents a copy*
SEND FOR OUR GREAT ONE DOLLAR SUBSCRIPTION OFFER
On the completion of the serial, "The President" will be published in book form by A. S. Barnes & Co., 156 Fifth Avenue, New York, publishers of Mr. Lewis' successful novel, "The Boss."

INVENTIONS
patented and sale undertaken if patent is obtained through us. 20 years' experience. Send for booklet.
PATENT DEVELOPMENT COMPANY OF AMERICA
130 Broadway, New York City

TELEGRAPHY
quickly taught. Graduates helped to positions. Established 32 years. Send for illustrated catalog.
VALENTINES' SCHOOL OF TELEGRAPHY, Janesville, Wis.

PRESIDENT SUSPENDERS
Comfort and Service. Guaranteed — "All breaks made good." 50 cents and $1.00. Any shop or by mail.
C. A. EDGARTON MFG. CO., Box 318, Shirley, Mass.

Spending a Billion Dollars a Year

It is estimated that a billion dollars a year are spent for publicity of every sort.

And the business is still growing

Shrewd business men are studying advertising to **learn** how to increase their sales. Young men and women are giving up routine office work for what is perhaps the most congenial and profitable profession of the present day

The nucleus of an advertising success is an **idea.** And **ideas** crop up in most unexpected places

The "Sunny Jim" **idea,** which placed "Force" on thousands of breakfast tables, came from two young girls who had no technical knowledge whatever Right in your own business there may be a chance for a suggestion that will make you famous

MR. WM. DARWIN FELLOWS

Who says, "I feel grateful to you for fitting me to go from a position paying $80 a month to another that paid $5000 a year."

And so it goes

It has been said that advertising should be learned from **real** advertisers. During the last ten years I have prepared advertising matter that has been published at a cost of over eleven million dollars. I think I may safely call myself a **real** advertiser

My instruction is individual. If the student is a business man I help him with his **own** advertising while I am fitting him to handle it himself

Advertising can't be learned by everybody Yet hundreds of clerks, stenographers, bookkeepers, and workers everywhere have the ability to become adwriters and managers at good salaries

About a year ago a young woman stenographer living in Boston began taking my course. Now she holds a responsible position in the advertising department of a large Boston manufacturer

Half a dozen years ago a young man came to work as a compositor in my print shop. Pretty soon he began to get interested in the advertising matter he saw about him. A little later he tried to write. Then I gave him a special course of instruction, and about a year ago that young man became assistant advertising manager of the National Cash Register Company

Another young man was running an elevator in the Vanderbilt Building where my offices were formerly located. I offered him a job, and he took it. He worked earnestly, studied hard, and a few months ago he accepted a responsible position in a Western advertising agency

I could tell you story after story like this if I had room to do so, but you will find them all in my prospectus.

If you have common sense, energy and a good average education, I believe you can take my correspondence course and succeed

But I don't claim that when you graduate you can immediately begin to earn from $25 to $100 weekly Others are doing that, but **your** success will depend entirely upon **you.**

There is much to learn and I know it's not easy, for I've been through it all myself, but I know what can be accomplished if a man puts his heart in his work. And there is no place in the business world for those who lack the inclination to overcome trifling obstacles

If you are interested and want to learn how to fit yourself for this quickly profitable profession, send a two-cent stamp for my handsome 66-page prospectus. Charles Austin Bates, 180 William Street, New York.

An Education Without Cash

The Saturday Evening Post

offers a full course, all expenses paid, in any college, conservatory or business school in the country in return for a little work done in leisure hours. You select the school — we pay the bills. If you are interested, send a line addressed to

The Curtis Publishing Company
Philadelphia

Why the Maple Makes Maple Sugar

BY RENÉ BACHE

A SUGAR HOUSE IN VERMONT WHERE THE MAPLE SUGAR IS MADE FROM THE SAP

THOUGH the Indians made maple sugar long before Columbus landed, and the Pilgrim Fathers in New England learned from them the art, which has been practiced by white folks ever since, the phenomenon of the sweet sap flow has remained up to now a mystery

How does the sugar maple tree manufacture sugar? Why does it do so? What is the chemical process involved? And, finally, what is the mechanical cause of the spring flow of sap, when the tree is tapped, which amounts to something like fifty quarts for a good-sized maple?

Answers to these questions can now be given for the first time, thanks to a scientific study of the subject which has just been completed by the agricultural experiment station at Burlington, Vermont. That State produces one-third of the country's entire yield of maple sugar, and, quite naturally, it afforded the most appropriate field for the investigation.

The tree is a sugar factory. Primarily, however, it is a starch factory, storing away food in the form of starch in its leaves and woody cells. The food is wanted for spring growth; but the sap cannot dissolve starch, and so the latter is transformed by a special ferment into sugar, and, in the shape of a very dilute syrup, as one might say, is carried to all parts of the plant, to build up its living tissues

This explains how the tree makes sugar and why it manufactures such a product But what is the cause of the sap flow when the maple is tapped? That was, indeed, a most difficult problem; but it has been solved. The sugary sap in springtime, it appears, travels outward to the twigs and growing leaves, and the sun's heat causes it to expand, exerting a pressure downward toward the roots below. When a hole is bored in the trunk the juice is forced out

It seems quite simple when explained, but the riddle of the maple was no easy one. To understand it one should realize that the inner body of the tree is a mass as lifeless as so much brick or stone. The life of the plant is in the sap-wood, next to the bark, which is made up of closely-packed cells and vessels Water enters through the roots and ascends the trunk, bringing food for tissue-building

Eventually it escapes by evaporation through the leaves, which, under the influence of sunlight, manufacture starch, and, later, convert it into sugar

The starch is stored away in the sap-wood cells in summer, and is transformed into sugar, for use the following spring, by the action of certain microscopic organisms called "enzymes." These organisms cause a sort of fermentation, which brings about the metamorphosis, the sugar, as already explained, being dissolved by the watery sap and carried in solution to the growing parts of the maple. The supply of syrup produced in this way is so plentiful that, by judicious tapping, many gallons of it can be drawn off annually without injury to the tree

Various ingenious means have been employed by the scientists to ascertain every possible fact in regard to the physiology of the tree. Thermometers were placed at various heights, on the trunk and along the branches, to record the temperature of different parts of the maple, and ingenious indicators (with dials) were so adjusted as to show the force of the sap pressure at various heights. It was found that the sap

A Nutritious Food-Drink for all Ages

The Best Nutrient for Shakespeare's Seven Ages

First — "The Infant in the Nurse's Arms"

HORLICK'S MALTED MILK

Horlick's Malted Milk is the best milk-food for the baby. Thousands of healthy and robust children have been raised entirely upon it. It is pure, rich milk, so modified and enriched with the extract of selected malted grains as to be easily digested by the weakest stomach Ready at a moment's notice by simply stirring in water. No additional milk or cooking is required

Very nourishing and sustaining for nursing mothers. A healthful, invigorating food-drink, far superior to tea, coffee, or cocoa, for everybody, from infancy to old age. At meals and 'tween meals A glassful taken hot before retiring induces sound, restful sleep

In Lunch Tablet form, also, either natural flavor or with chocolate All druggists sell it

Sample mailed free, upon request. Our Booklet gives many valuable recipes, and is also sent free, if mentioned

ASK for HORLICK'S at [illegible] are [illegible]

Horlick's Food Co., Racine, Wis., U.S.A.
London, Eng

We Have Solved the Problem

Of how to make a ton of the cheapest grade of coal go as far in producing heat as a ton of the most costly grade

A letter recently received from a prominent railroad man in Keokuk, Iowa, stated *"Since the middle of last November I have bought 15 tons of cheap soft coal [illegible] which cost $1.60 per ton, and some even less My entire house of nine rooms has been kept perfectly comfortable during the coldest winter experienced in Iowa in twenty nine years"*

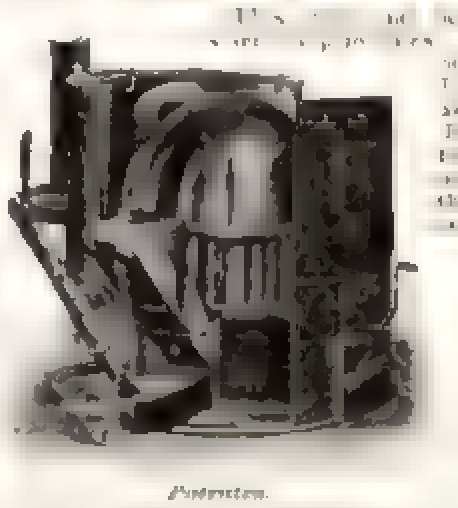
Evidence of this character, and we have abundance [illegible] our claim that the

Peck-Williamson Underfeed Furnace Saves one-half to two-thirds of your Fuel Bills

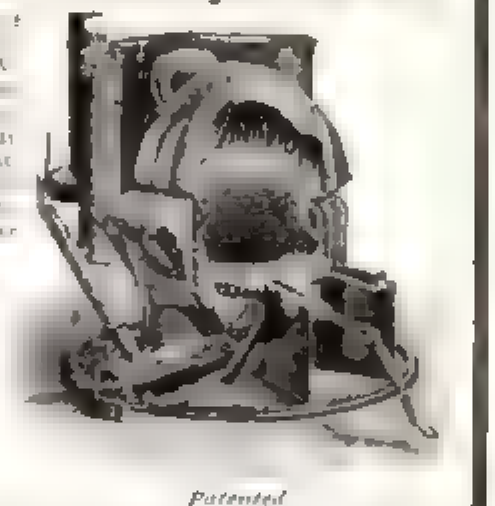
[illegible] accomplished by the [illegible] completely reversed old [illegible] ideas In the [illegible] Underfeed the fuel is fed from [illegible] and the fire is on [illegible] The [illegible] not escape up the chimney as they do in ordinary furnaces, but are consumed as they pass through the fire. Every heat [illegible]

[illegible] FREE an [illegible] proving every claim we make

Dealers are invited to write for our very attractive proposition



Patented



Patented

The Peck-Williamson Co., 329 W. Fifth Street, Cincinnati, Ohio

Pears'

is not only the best soap for toilet and bath but also for shaving. Pears was the inventor of shaving-stick soap.

Established over 100 years

The Improved Method of

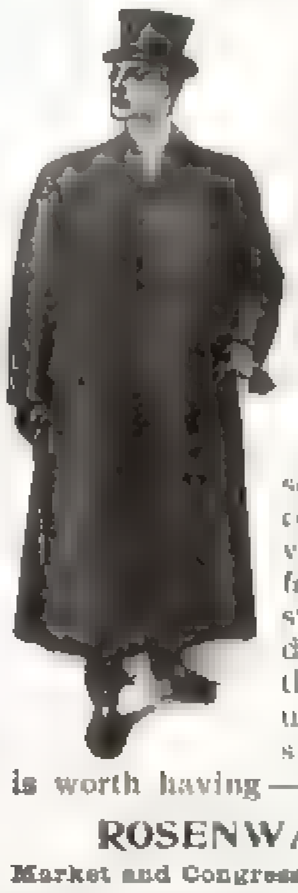
FINISHING FLOORS

[illegible] old or new, the cups or [illegible] and FINISH- [illegible] every [illegible] of perfection is attained We give full instructions for treating all surfaces. Write to us for our descriptive [illegible]

GRIPPIN MFG CO.
Dept. 4, Newark, New York

STAMPS 100 all different Peru, Cuba, Bolivia, Mexico, Argentine, Brazil, Costa Rica, Turkey, etc. and ALBUM only 10c. 1000 mixed, 20c 1000 hinges 10c 50 different U. S. 25c 1000 ALL DIFFERENT, $4.00 Agents wanted, 50 per cent. 1904 List FREE C. A. Stegman 5943 Cote Brilliante Av., St. Louis, Mo.

Mackinette
RAIN COAT



You're ready now for the new Rain Proof Overcoat, the "R & W Mackinette." This label stamped on every coat certifies to its genuineness

Mackinette Rain Coat

The "Mackinette" serves two purposes, rain coat and overcoat, two values with style satisfaction and proof against stormy weather. Your dealer can show you the styles, if not, write us. The booklet "Sunshine and Showers" is worth having—sent for the asking.

ROSENWALD & WEIL
Market and Congress Sts. CHICAGO

1904
YALE
$1500.00

THE YALE has a particular place in the automobile world. It is a family car in the fullest sense of the word. It is a car for all the family or any adult member of it. It is a car that invites and satisfies the most searching investigation

You who are looking for an automobile from which you can secure the fullest measure of pleasure at a moderate expense you who seek a car without jolt or jar—learn more about the swift, simple, satisfactory Yale.

The best way is to see the Yale—but we will gladly send you our beautiful new catalogue upon request

THE KIRK MFG. CO., 915 Oakwood Ave., Toledo, Ohio
[illegible]

6%

Organized eleven years ago under the laws of Pennsylvania, the KEYSTONE STATE BUILDING & LOAN ASSOCIATION has never paid less than **6 Per Cent. on Savings**

Ample Surplus and Assets and Conservative Management [illegible]

Directors:

WILSON A. SHAW, President Bank of Pittsburgh, N. A.
WM. T. HOWE, Vice Pres. and Sec'y The Safe Deposit & Trust Co. of Pittsburg
SAMUEL M. [illegible], Pres. [illegible] Bank of Pittsburgh.
[illegible], Assistant [illegible]
[illegible], Attorney
CHAS. M. [illegible]MAN, [illegible] Broker
[illegible], Secretary of the Association

Write to-day for Booklet and information.

KEYSTONE STATE BUILDING & LOAN ASSOCIATION
Times Building
PITTSBURGH, PA.

PATENT YOUR IDEAS

$100,000 offered for one invention; $8,500 for another. Book "How to Obtain a Patent" and "What to Invent" sent free. Send rough sketch for free report as to patentability. We advertise your patent for sale at our expense

CHANDLEE & CHANDLEE, Patent Attorneys
962 F Street, Washington, D. C.

pressure came from above and not from the roots and that it was greatest on sunshiny days. As for the temperature, it was much higher in the outer twigs and branches than in the trunk.

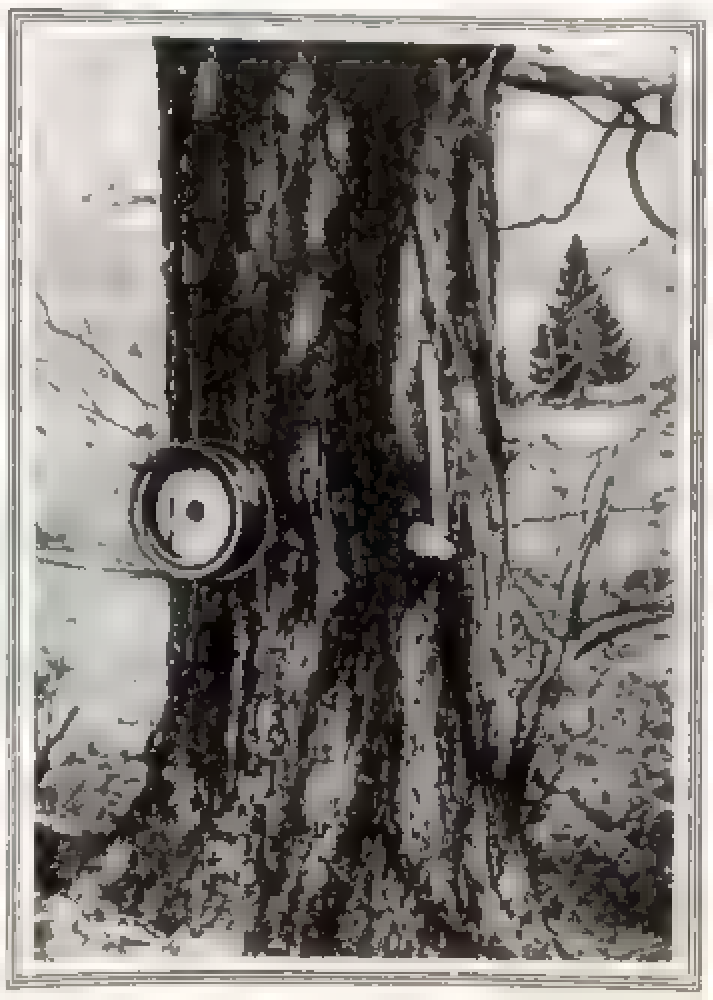
In late winter and early spring there is a great flow of water up through the trunk of the maple, which at all times contains much gas, within the cells of the sap-wood. The sunshine from above causes the gas as well as the water to expand as the branches at the top are warmed, and thus the pressure downward toward the roots becomes very strong. Then comes the sugar-maker, with his pail and auger, and through a hole bored in the trunk he draws the dilute syrup.

From what has been said it will easily be understood why a maple with plenty of foliage and exposure to sunshine is a good sugar-maker. If, on the other hand, its leaves are scanty and the supply of sunlight is inadequate it is a poor producer. A sunny summer, other conditions being equal, brings a large crop of sap the following spring. So closely related are cause and effect in this matter that a visitation of defoliating caterpillars will seriously lessen the sugar output of a region for the next season. The maple leaf is the starch-maker, and any damage that it suffers is reflected in the sugar production.

Maples well exposed to the sun give richer sap as well as more of it. Sap that contains three per cent. of sugar is of good quality, but some trees do a trifle better, while others fall as low as two per cent. A good-sized tree ought to yield three pounds of sugar, which represents, it is estimated, from four to nine per cent. of the total sugar contained in the maple. The larger percentage is for small trees.

It was found by experiment that most of the sap came from the wood nearest the bark, representing a depth of not more than one and one-half inches. Three inches, the scientists say, is deep enough to bore into the biggest trees. Sixty-three per cent. of the total sap flow is obtained between 9 A. M. and 12 M.; after noon it steadily diminishes. On sunshiny days a slightly greater quantity of sap may be got by tapping the south side of the maple than by boring elsewhere.

Early settlers in New England, especially in Vermont, depended almost entirely upon the maple for their supply of sugar for domestic purposes. To-day maple sugar is an article of luxury, and to obtain it in a pure state has become difficult owing to the prevalence and ease of adulteration. About 15,000,000 pounds of it are produced annually, representing a money value of $3,000,000. The bulk of it is made in six States—Vermont, New York, Ohio, Michigan, Pennsylvania and New Hampshire, named in the order of their output—and these furnish ninety-five per cent. of the sugar and over eighty per cent. of the syrup. Vermont supplies from a quarter to a third of the gross yield—from a third to two-thirds of the sugar and a tenth of the syrup. Her farmers realize not far from a million dollars annually from this industry; an interesting fact, when one remembers that the Indians tapped the maple trees in the forests and boiled the sweet sap in exactly the same fashion as is now adopted by the white men who have fallen heirs to their landed possessions.



A "TREE THERMOMETER" AND A DIAL FOR RECORDING SAP PRESSURE

RACYCLE
BUILT TO CLIMB HILLS WITH EASE
THAT TOTALLY DIFFERENT WHEEL THE Racycle
PUSHES 27% EASIER
SELF-OILING THROUGHOUT
"THEY CAN RIDE UP ON RACYCLES WE MUST WALK UP WITH BICYCLES"

World's Easiest Running Bicycle

Even a third rate mechanic knows that more can be accomplished with a straight, even pull between the bearings, as in the RACYCLE, than an uneven pull on the outside of the bearings, as in all other bicycles.

Actual road tests demonstrate that the propelling mechanism of the RACYCLE, when geared to 84, is so perfect as to enable it to climb hills that are absolutely impossible for any other style of bicycle, no matter how they are geared.

RACYCLE sales have steadily increased, while other bicycles have fallen by the way.

The history of the RACYCLE confirms the truth of the late Herbert Spencer's doctrine of "The Survival of the Fittest."

Practical demonstration, actual tests and a full line of samples are now on exhibition at our display in the Transportation Exhibit of the St. Louis World's Fair.

The RACYCLE cannot be made cheaply, for its Crank Hanger alone costs as much as the selling price of an ordinary bicycle.

Write for RACYCLE 1904 Catalogue. Write and learn the facts. SENT FREE.

THE MIAMI CYCLE & MFG. CO.
Middletown, Ohio, U. S. A.

ELLIOTT Roof Leak?

Elliott's Durable Asphalt Coating will add at least ten years to the life of a new or old, leaky shingle, tin or felt roof, makes rusty tin water-tight, and arrests rust, will not soften or crack under intense heat or cold and is highly FIRE PROOF.

It is a varnish-like composition of Utah asphalt, prepared linseed-oil and as a solvent, instead of benzine as in varnish, we use pine creosote, the best known wood preservative. Can be used as a cement for bad leaks or as a paint, or after thinning, as a shingle stain. It is the best cement, paint or stain for a roof possible to make. Imparts no taste to water. A boy can apply it.

It is made in black, maroon and dark green, and is a perfect coating for iron fences, etc. Returnable at our expense if not satisfactory

Trial gallon $1.00, express prepaid. Five gallons or upwards 75c. per gallon (freight paid east of Denver).

An interesting booklet, "History of Asphalt," together with liquid sample sent free. As paint, one gallon covers 300 square feet; as cement for bad leaks, 100 square feet; as stain, thinned with one gallon of our thinner, 400 square feet shingles, both sides. Please write nearest office.

Elliott Varnish Co. CHICAGO, 183-187 Fulton St. NEW YORK, 271 Pearl St.

ATTEND THE ILLINOIS COLLEGE OF PHOTOGRAPHY

A delightful profession, quickly and easily learned. Pays well. Good positions secured for graduates. Only college of Photography in the world. Terms easy, and living inexpensive. Write for our beautifully illustrated catalogue. Address

ILLINOIS COLLEGE OF PHOTOGRAPHY
958 Wabash Avenue, Effingham, Ill.

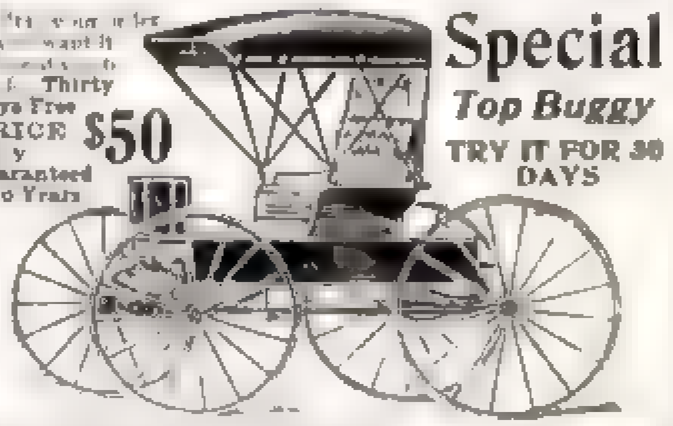
The World's Headquarters for
ELECTRIC NOVELTIES AND SUPPLIES
IF IT'S ELECTRIC WE HAVE IT WE UNDERSELL ALL

Electric Hand Lantern

Fan Motor and Battery	$7 95
Battery Table Lamp	3 00
Battery Hanging Lamp	10 00
Telephone, complete, $5.00	5 95
Electric Door Bells	1 00
Electric Carriage Lamps	5 00
Electric Hand Lanterns	3 00
Mylo Turn-down Lamps	40
Telegraph Outfits	2 25
Battery Motors	1 00 to 12 00
Bicycle Electric Lights	3 00
Electric Railway	2 75
Pocket Flash Lights	1 50
Necktie Lights	75c to 5 00
$8 00 Batteries	3 95

Catalogue Free. Agents Wanted
OHIO ELECTRIC WORKS, Cleveland, Ohio

New 1904 Split Hickory Special Top Buggy

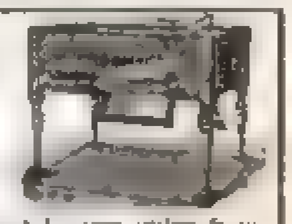


[illegible] Thirty Days Free
PRICE $50 Only
Guaranteed Two Years
TRY IT FOR 30 DAYS

Send for our Free 136-page Catalog of Split Hickory Vehicles and Harness. NOTE—We manufacture a full line of High Grade Harness, sold direct to user at Wholesale Prices.

The Ohio Carriage Mfg. Co., 5960 Sixth St., Cincinnati, Ohio
H. C. Phelps, President

All Business



[illegible]

The Successful

[illegible] Catalog 10 cts
Des Moines Incb. Co., Dept. 548, Des Moines, Ia.

POSTAGE STAMPS [illegible], 10 cents. 11 Large Civil War Revenues, 15 cents. 6 Entire Honduras Cards, 10 cents. Best 50% Sheets on approval. Premiums.
BOLTON STAMP CO., Dept. E, Boston, Mass.

YOU CAN SUCCEED

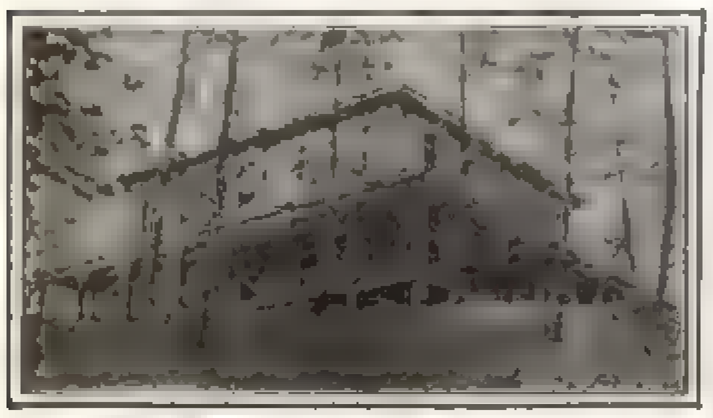
in the poultry business just as we have if you follow the same plans. We tell all about what we have done and how we did it in our new year book

"Poultry for Profit"

Gives cuts of every variety of fowl together with prices for **singles, pairs, trios and pens,** also eggs for hatching in season. Cuts and plans for poultry houses. It cost too much money to be given away, but is sent for 10 cents.
THE J. W. MILLER CO., Box 12, Freeport, Ill.

Half a Billion Dollars in Realty

HOW TWO FAMILIES MADE THIS SUM IN GREATER PITTSBURGH REAL ESTATE



THE whole world has heard the story of the Schenley millions. Captain O'Hara the father of Mrs. Schenley was a shrewd, farseeing man and when he invested his money in Pittsburgh real estate half a century ago, he did it with every confidence that it would some day make him wealthy.

But even Captain O'Hara, with all his foresight, did not dream of half that the future had in store for him and for his heirs. Pittsburgh's growth has been the marvel of the world, and with it the Schenley millions grew apace.

Mrs. Schenley gave to the City for park purposes during the last ten or fifteen years property valued at almost five million dollars and her will, recently filed in the Allegheny County Courts, shows this to have been only a small part of the holdings of the estate.

The growth of the Denny estate, from an investment of a few thousand dollars, to realty valued at many millions is just as remarkable, although not so widely known.

And in these later years Pittsburgh has continued her record as a money-maker for realty holders.

H. C. Frick has made several million dollars within the last few years in real estate, and now owns a large portion of the business part of the City of Pittsburgh.

Andrew Carnegie owes considerable of his wealth to the marvelous advancement of property values in and about Pittsburgh.

C. M. Schwab has heavy investments in Pittsburgh realty—as has also almost every other man of any prominence in the Pittsburgh district.

Pittsburgh is probably the most remarkable industrial district in the world, and the center of its manufacturing activity is not the City of Pittsburgh itself, but the sister city of McKeesport, located twelve miles up the Monongahela River.

McKeesport is the home of the world's greatest tube mill, and surrounding it on all sides are the great Homestead steel works, the Duquesne mills, the famous Edgar Thompson Works, of the Carnegie Company, the Westinghouse interests, including half a dozen vast establishments, and employing nearly twenty thousand men; the Firth Sterling Steel Works, where the world's greatest projectiles are made, and a dozen or more other plants, employing in all some fifty thousand men and paying out in wages one hundred thirty million dollars a year.

And right in the midst of this great bee-hive of industry, with street car lines radiating in all directions lies **"Arlington,"** a new residence district that presents to the present-day investor all the opportunities that the earlier founders of Pittsburgh's wealth enjoyed. And it is an opportunity that may be taken advantage of by every one who has

A Ten Dollar Bill to Invest

One does not need to be a millionaire to share in the prosperity of Greater Pittsburg. It is not necessary to make an investment of thousands of dollars. A lot in **Arlington** can be bought on an initial payment of $10—with balance on long time at $5 or $10 a month.

Arlington is but five minutes' ride from McKeesport, the hub of the Greater Pittsburg district; **Arlington** is but thirty minutes away from Pittsburg; and but seven minutes' ride from Wilmerding, on the main line of the Penna. Railroad, where every through and accommodation train stops, the home of the vast industries of the Westinghouse Companies.

Trolley lines run through **Arlington**—a car every five minutes—connecting with every city and town of importance in Allegheny County.

Arlington has every advantage of the city and all the charm of the country. Natural gas for light and fuel, city and spring water, electric lights, telephones—in fact, everything that the city can offer is at hand. And yet the plan abounds with fruit and shade trees, delightful scenery and pure, sweet and wholesome air.

Money invested in a savings bank only pays 4 per cent.—invested in Greater Pittsburg realty like Arlington it has paid 500 per cent.

Large, Roomy Lots — Wide Streets

The lots in **Arlington** are from **thirty to sixty feet wide**, fronting on streets and avenues from 40 to 60 feet in width. In order to prove that **Arlington** is what we represent it to be we will pay the railroad fare of any person from any point east of the Mississippi who comes to **Arlington** and buys a lot. We will allow a liberal amount from more distant points. You therefore get

A Free Trip to Greater Pittsburg

Any lot in Arlington can be secured for $10 and you can pay for it at the rate of from $5 to $10 a month. There is no interest, no taxes or no mortgages—if you die before the lot is paid for a free deed is given your heirs.

Arlington is in the heart of the district that has made billions for the shrewd investors—can you afford to let the opportunity go by?

If **Arlington** were not a thoroughly reliable proposition this advertisement would not be accepted by reputable publications, as many publishers exercise a strict censorship over their advertising columns in the interest of subscribers.

WRITE FOR BOOKLET "A" FOR DESCRIPTION — Don't Delay

G. M. CYPHER & CO. Pittsburg, Pa.
506 Locust Street
McKeesport, Pa.

References—Treasury Trust Co., Pittsburg
First National Bank, McKeesport

REPRESENTATIVE AGENTS WANTED Live men in all parts of the country can find profitable employment with us our agents are making money every day. Write at once for exclusive territory

Anderson Crow, Detective

(Continued from Page 3)

"You went to the river with him?" asked the reporter.

"I went as fur as the clearin', an' then he tole me to stop. He said he could find the way from there. After that he run up the bank as if some one was after him. There was a boat waitin' fer him under the clift."

"Did he get into it?" cried Squires.

"He tole me not to look, or he'd break my neck," said the boy. The posse nervously fingered its arsenal.

"But you *did* look?"

"Yep. I seen 'em plain."

"Them? Was there more than one?"

"They was a woman in the skift."

"You don't say so!" gasped Squires.

The boy was hurried off at the head of the posse, which had been reinforced by this time. He led the way through the dismal thickets, telling his story as he went.

"She was mighty purty, too," he said. "The feller waved his hat when he seen her an' she waved back. He run down an' jumped in the boat, an' 'nen—'nen——"

"Then what?" exploded Anderson Crow.

"He kissed her!"

"The d——n murderer!" roared Crow.

"He grabbed up the oars an' rowed 'cross an' downstream. An' he shuck his fist at me when he see I'd been watchin'," said the youngster, ready to whimper now that he realized what a desperate character he had been dealing with.

"Where did he land on the other side?" asked the eager reporter.

"Down by them willer trees—'bout half a mile down. There's the skift tied to a saplin'. Cain't you see it?"

Sure enough, the stern of a small boat stuck out into the deep, broad river, the bow being hidden by the bushes.

"Both of 'em hurried up the hill over yender, an' that's the last I seen of 'em," concluded the lad.

Anderson Crow and his man-hunters stared helplessly at the broad, swift river, and then looked at each other in despair. There was no boat in sight except the murderer's, and there was no bridge within ten miles.

While they were growling a belated detachment of hunters came up to the river bank, greatly agitated.

"A telephone message just come to town sayin' there would be a thousand dollars reward," announced one of the late arrivals, and instantly there was an imperative demand for boats.

"There's an old raft upstream a-ways," said the boy, "but I don't know how many it will kerry. They use it to polecorn over from Mr. Knoblock's farm to them big summer places in the hills up yender."

"Is it sound?" demanded Anderson Crow.

"Must be, or they wouldn't use it," said Squires sarcastically. "Where is it, kid?"

The boy led the way up the river bank, the whole company trailing behind. "Sh! Not too loud," cautioned Anderson Crow.

Fifteen minutes later a wobbly craft put out to sea, manned by a picked crew of determined citizens of Tinkletown. When they were in midstream a loud cry came from the bank they had left behind. Looking back, Anderson Crow saw excited men dashing about, most of them pointing excitedly up into the hills across the river. After a diligent search the eyes of the men on the raft saw what it was that had created such a stir at the base of Crow's Cliff.

Above the water's edge and not far back from the fringe of willows that lined the bank a bare and brilliant spot of green lay gleaming in the sunlight. Almost in the centre of this small observatory stood a man and a woman looking down intently upon the river below.

"There he is!" cried Anderson Crow in awed tones. There was no mistaking the identity of the coatless man on the hillside. A dozen men recognized him as the one they were after. Putting his hands to his mouth, Anderson Crow bellowed in tones that savored more of fright than command:

"Say!"

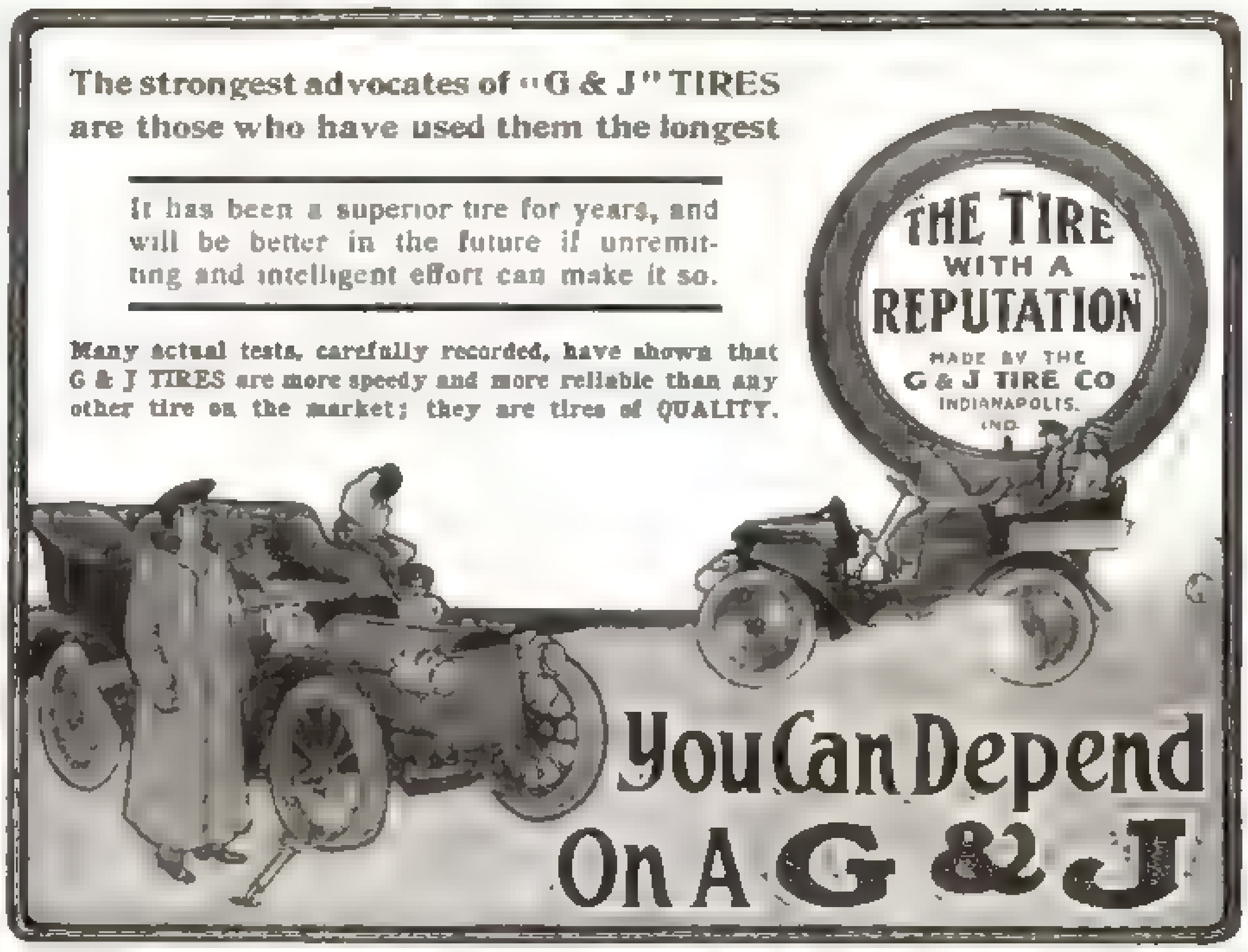
There was no response.

"Will you surrender peaceably?" called the captain of the craft.

There was a moment of indecision on the part of the fugitive. He looked at his companion, and she shook her head—they all saw her do it.

Then he shouted back his reply.

(TO BE CONCLUDED)



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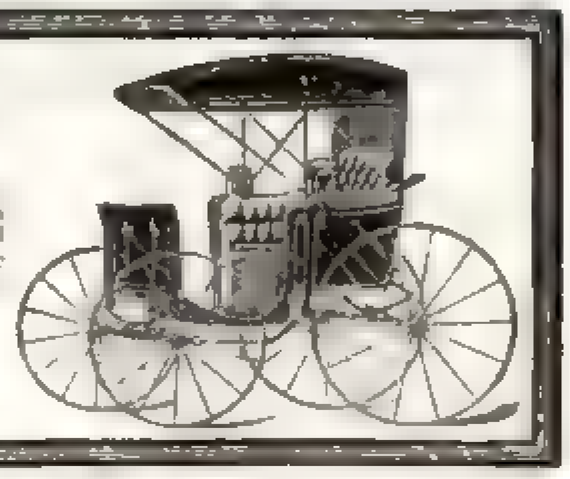

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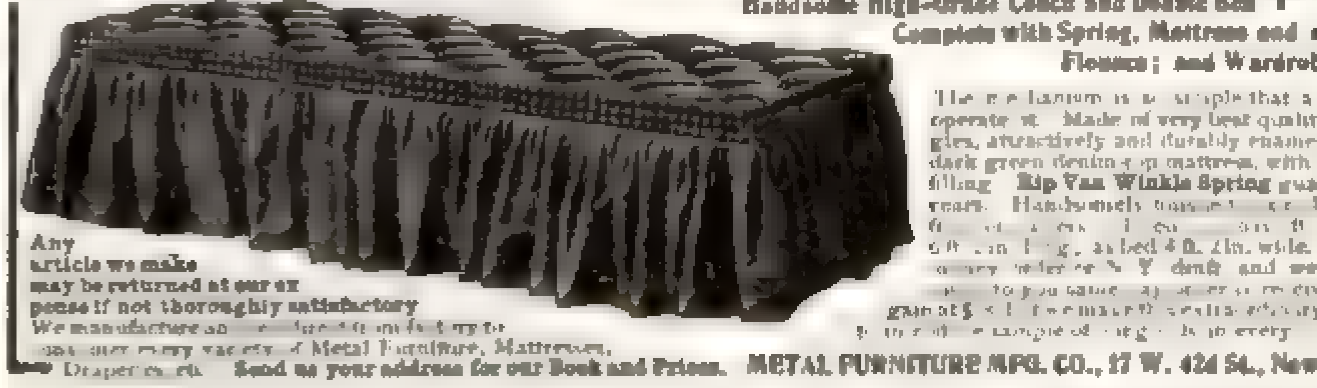

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The Outsiders

(Continued from Page 7)

Kegley studied a spot on the ceiling for several minutes.

"We've got to keep the trade supplied to hold it," he said at last, "but there's no reason why we should let people stock up beyond their immediate needs at that price."

"How can we stop it?" asked Leeds.

"Sell for cash only," replied Kegley. "Some of them must be close to their credit limit already, and they can't do very much on a cash basis. The price we quote is a good-enough excuse for making such terms as that."

"Most of them are buying for cash now," said Leeds, "and the others are discounting their bills."

"What!" cried Kegley.

"I looked the matter up this morning," explained Leeds. "It suddenly occurred to me that a good deal of money was coming in from that quarter and no question of credit had arisen, which was surprising under the circumstances. We can't very well refuse to sell at the price we quote to any one who offers spot cash."

"Deuce take those fellows!" exclaimed Kegley. "Do you suppose it's possible that they're stocking up with our flour?"

Kegley and Leeds looked at each other in silence for a moment.

"Somebody's getting it," remarked Leeds.

"But why?" asked Kegley. "Of course, it's a good purchase at the price, but can you imagine any one going into such an expensive campaign to get it? The risk is out of all proportion to the possible profit."

"Well, it's a dead certainty that such a concerted movement to buy is not an accidental coincidence," asserted Leeds, "and it's just as certain that somebody is putting up cash in big sums, and I don't think I overstate the case when I say that it has reached a point where it's worth a good deal of money to us to stop it — not $600,000, of course, but that was only a bluff to hold us until the conditions were right. Try them with $150,000 for their mill and stock, and we'll probably get back a lot of our own flour."

"I hate to be held up," sighed Kegley; "but I'd like to get this thing off my mind."

So he telegraphed an offer direct to York & Bancroft, and a little later received this extraordinary reply:

"Keep your eye on the market elsewhere."

"Do you know what that means?" asked Kegley.

"I can guess," replied Leeds.

"So can I," said Kegley. "What's your guess?"

"Well, I guess that you or I had better go down there with a blank check and see how much of our flour they've got. The thing seems to have got a little beyond Grafton."

"You go," said Kegley.

The necessity for haste was impressed upon Leeds by the receipt of a telegram from a jobber in a part of the country where the price had been maintained. The message came while he was telephoning for his valise, and it was to this effect:

"Your flour offered here at sixty per cent. of list price. What's the matter?"

"And he's making a profit on it at that!" grumbled Leeds. "He'll knock the market seven ways for Sunday."

Nor was the news that he received on reaching his destination any more reassuring. Kegley thought he ought to be fully advised as to the latest developments, so he wired: "Our flour offered at varying prices in various districts, all below the market. Making trouble for us with other mills in the price agreement."

Naturally, Leeds lost no time in calling on York, and he found that gentleman quite as exasperating as Grafton had found him.

"What are you driving at?" Leeds demanded when they finally got down to business.

"You," replied York, "and I seem to be hitting the mark."

"You're hitting the market," retorted Leeds, "and that hurts us all. You must know that you can't win at this game."

"No?" returned York with an annoying air of surprise. "Well, if we're getting the worst of it doesn't it strike you as strange that you should be doing the worrying? Why don't you let us go ahead and wreck ourselves? Honestly, we're not worth all the trouble you're taking on our account."

This taunt was too much for Leeds, and he lost his temper for a moment.

"Any fool with a little money can unsettle the market!" he declared.

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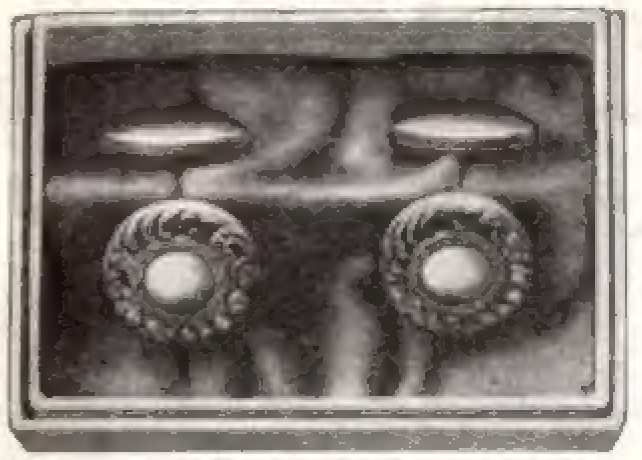

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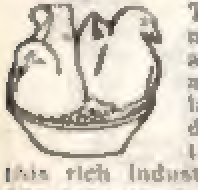

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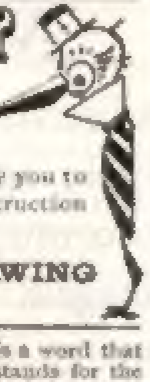

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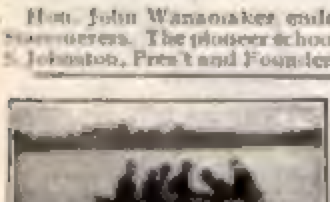

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"That unkind remark," said York banteringly, "tempts me to lift the price again. You've got to have the flour, you know."

"We haven't *got* to have it!" asserted Leeds warmly, "but, to avoid any further annoyance, we're willing to give you a reasonable profit on it and take it back."

"Oh, yes, you've got to have it!" returned York confidently. "You need it to protect your market, and you're buying it now wherever you can get it. But you're having some trouble getting it, Leeds. If it's a good purchase for you it's a good purchase for others, and the others are getting the first chance at it. You don't know where to look for it; you don't know where, or at what price, it will show up next, so it's getting to the trade in spite of you. We got most of that flour from you at the bottom price, and for even the little you are getting back you are paying a good profit to us and certainly some profit to the man who buys for you, while what you're not getting is hitting prices hard. Oh, yes, you've got to have it, Leeds, and you've got to buy it direct from us. We put a good lot of money into that flour; we bought through pretty nearly everybody in this half of this State; we have it stored, subject to our order, in a dozen different places; and we can hit your trade hard and often wherever it will do us the most good. It's mighty dangerous to have your goods in the hands of a man who can afford to sell for less than you can."

Leeds knew that the situation was stated with absolute fairness. For a time—how long a time he could not say, but so long as their stock lasted—York & Bancroft had the market pretty much at their mercy; they could not unsettle it everywhere, but no one could say where they could and would, and no one could say how long it would take to recover from the effects of such guerrilla warfare.

"Well, what do you want for the stock you have?" he asked in desperation.

"That question, Leeds," said York pleasantly, "gives the impression that you think we've been joking in giving our price on previous occasions, and a man of your astuteness ought not to fall into such a ridiculous error. I told your man, Grafton, when he first came to us, that our price was $500,000, and that it would go up $100,000 every thirty days. It is now $700,000 and goes to $800,000 the day after to-morrow, when the ninety days from the date we made our first price expires. That's for everything—the mill and all the flour we have on hand, both yours and ours. We want to retire."

"In other words," said Leeds, "you've gone into the hold-up business!"

"Now, wait a minute," put in York. "What have some trusts and corporations made of certain lines of business, anyway? How do they succeed? When they want a small concern's business do they offer a fair price for it, or do they offer a ridiculously small price and threaten to undersell and bust him if he doesn't take it? One way or the other, don't they rob him of his business the moment it seems to them desirable? What did you undertake to do here? Didn't you go after Grimson the moment he began really to prosper? Didn't you put him in a corner where he had to sell to save himself from complete bankruptcy, and didn't you expect to get his business on your own terms because you thought no one else would dare buy? Then what did you plan to do to us? Why, Leeds, the only thing that saved us was that we hit first and kept on hitting until we had you 'groggy.' And that's your condition now. Your head isn't clear enough yet to realize that we've taken the gun away from you and got you stood up in the corner with your pocketbook on the floor. Are you ready to kick the pocketbook over this way?"

Leeds did a good deal of very hard thinking in a very short time, but he was a man who did not let his personal feelings interfere with his business judgment.

"Will you take $600,000?" he asked.

"Well, now, there ought to be an element of justice, tempered with philanthropy, in here somewhere," replied York. "We hadn't planned to do this thing for humanitarian motives, but Grimson ought to get something out of it, so we'll split the difference. We'll take $600,000 if you'll give Grimson $50,000 stock in your measly old corporation."

"We'll arrange the details this afternoon," said Leeds with a sigh.

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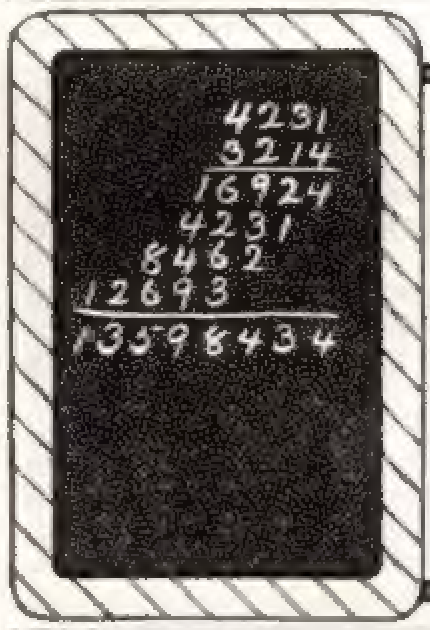

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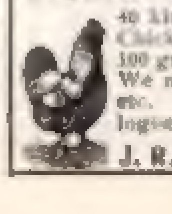

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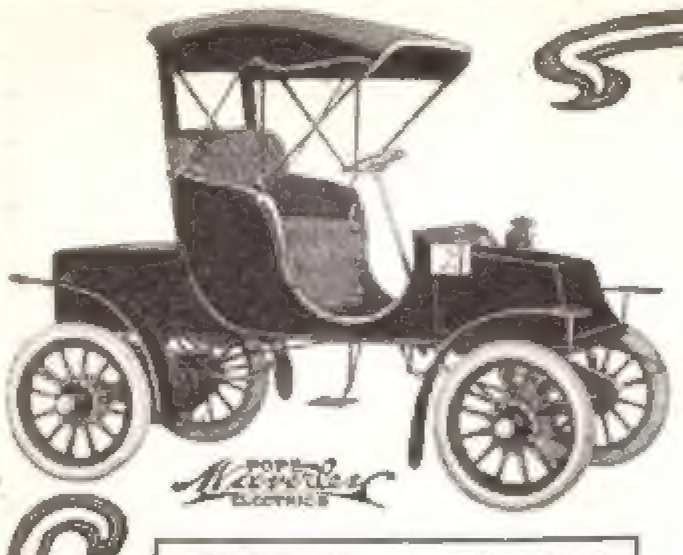

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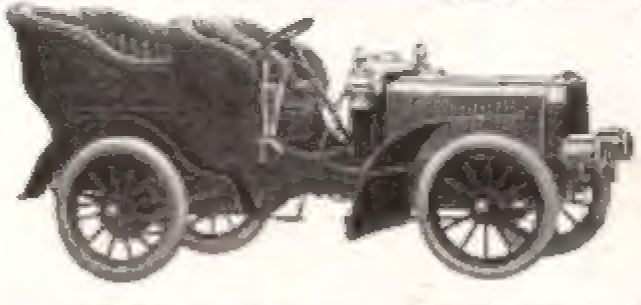

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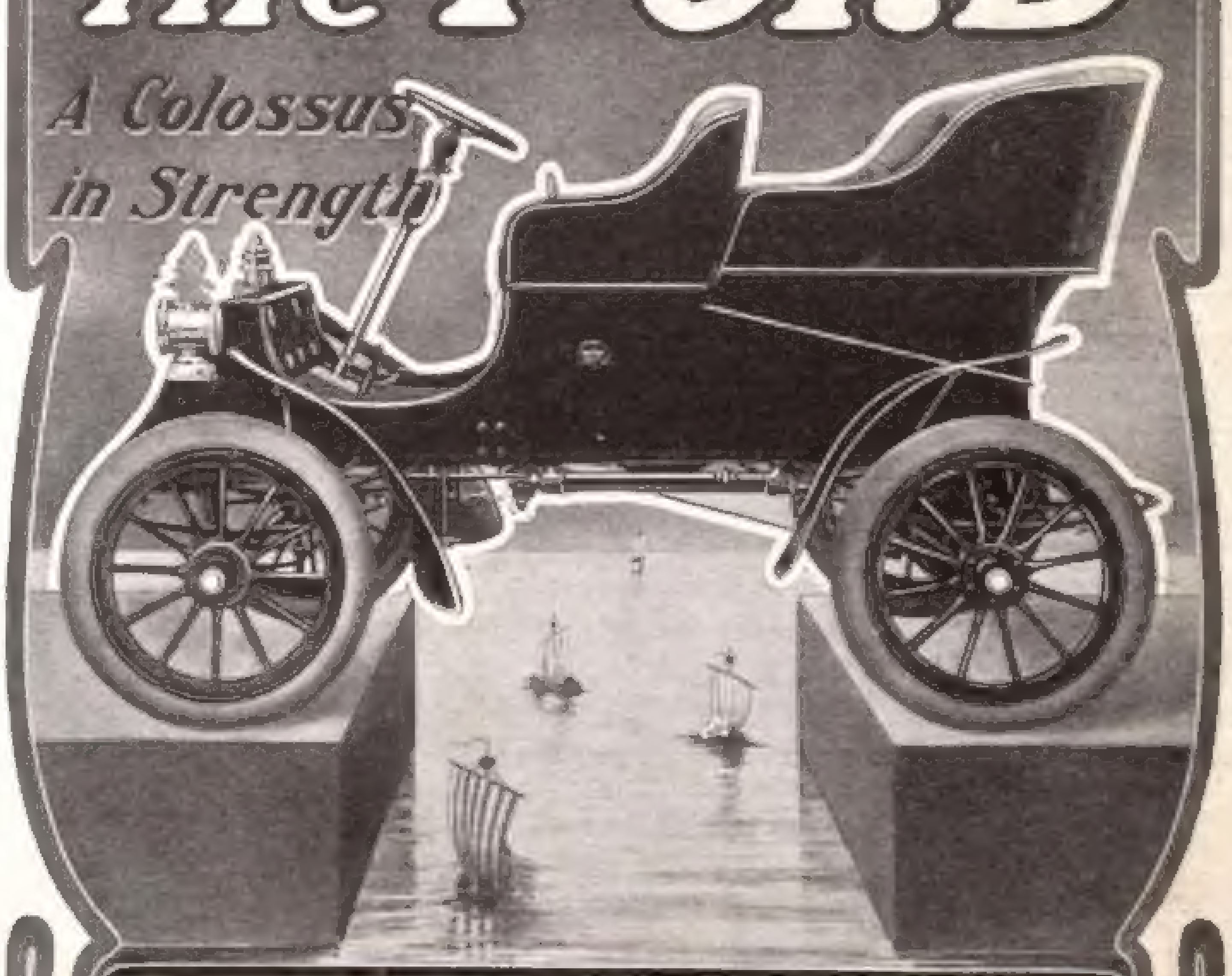

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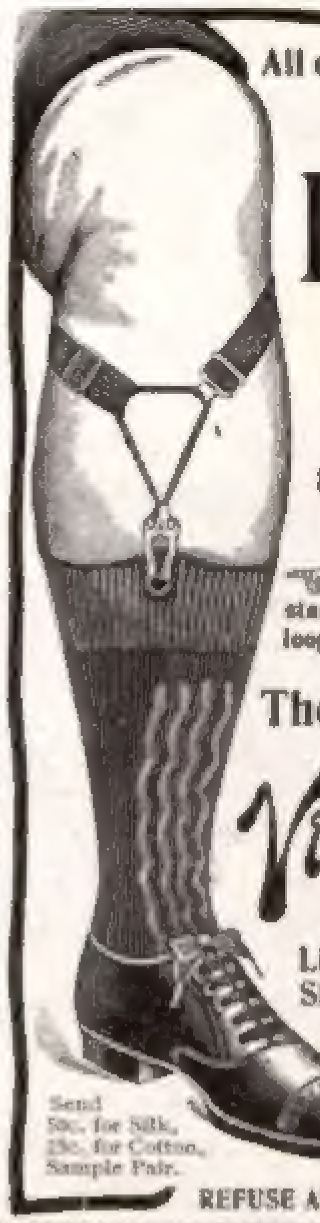

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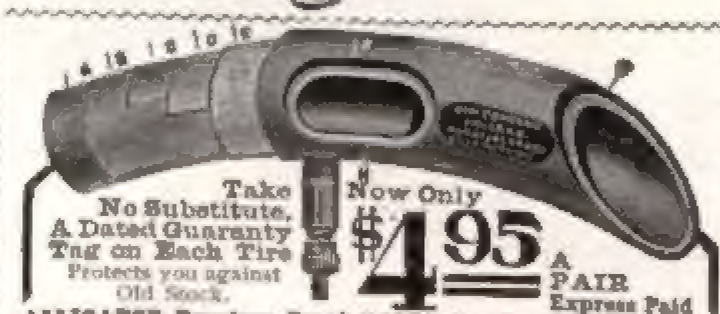

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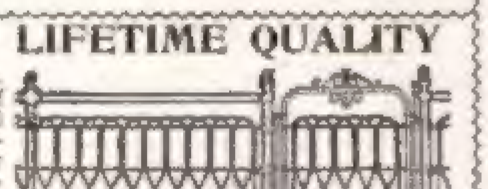

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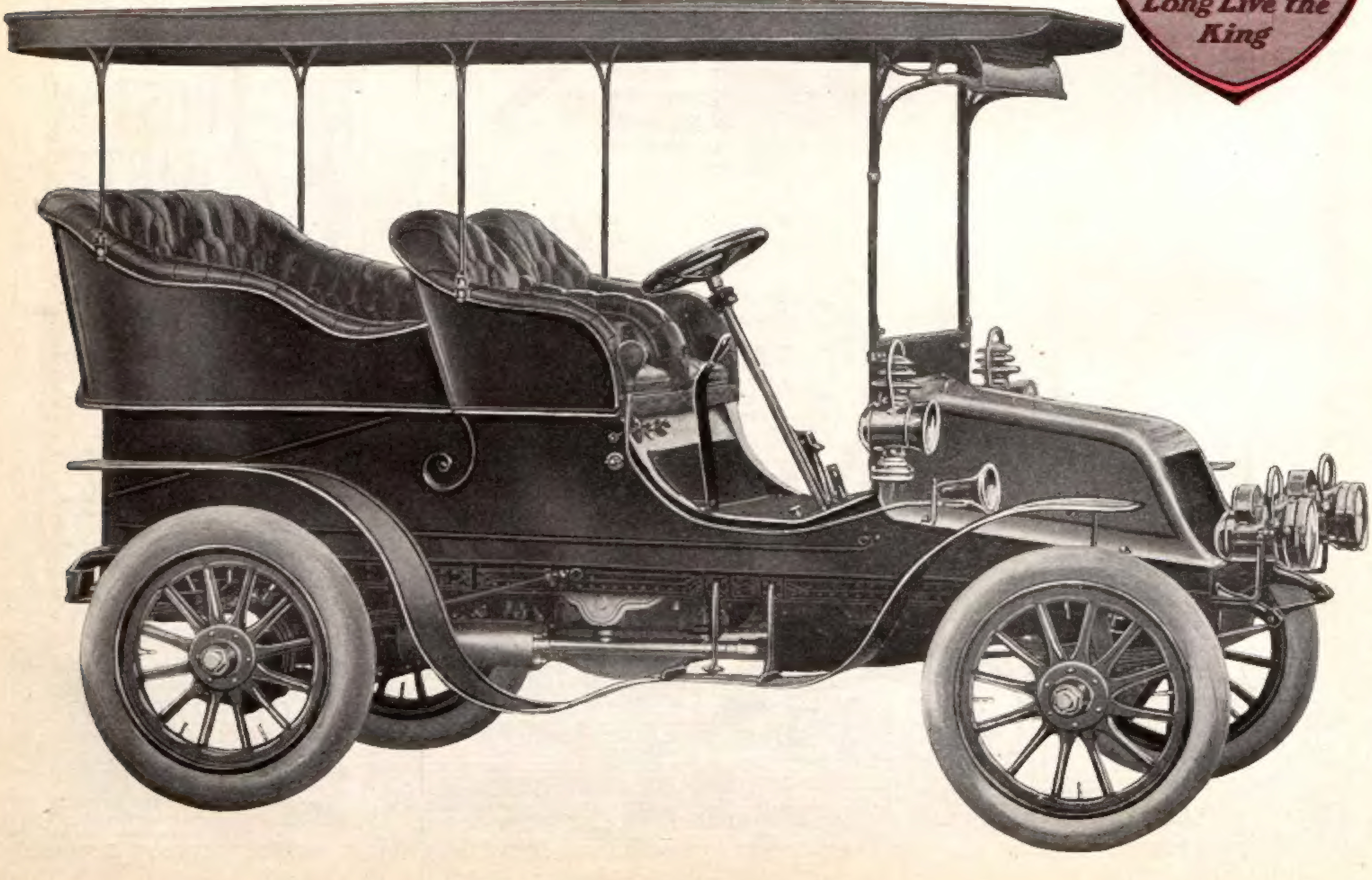WINTON *is* KING
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